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MASTER'S THESIS PROJECT III

**FACTORS AFFECTING THE CONTINUATION OF PURCHASING
GROCERIES ONLINE DURING THE POST-CORONAVIRUS PANDEMIC
ERA**

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INTRODUCTION

Relevance. COVID-19 has become a major challenge worldwide (Alotaibie et al., 2021). COVID-19 was a huge challenge worldwide and the retail business is not an exception. Due to the fear of being infected and strict social distancing measures, during the COVID-19 consumers started to avoid physical shopping and, in most cases, online buying was the only option to buy various goods. In order to meet the changed consumer behavior, the retail companies had to adopt various processes of their business, including presentation of the goods, pricing, payment methods, delivery and etc. Although, the number of COVID-19 cases reduced and, in most countries, the strict regulations regarding the social distancing were removed, consumers continue to buy online and this is mostly affected by their personal characteristics as well as situational factors that remained important from COVID-19 period. Georgia is a chosen country for the presented research.

In relation to the pandemic, the possibilities of online shopping and interactive communication have gone beyond the abstract perception of the disease and acquired a concrete expressive form in the form of new consumer behavior of COVID-19 (Jensen et al., 2021). New habits of consumer behavior were based on these postulates. Consumers have become directly dependent on online purchases and electronic payment methods (Uddin, 2020). There are several situational factors influencing online purchasing intentions (Jensen, 2021). The factors mentioned above are the following: product, price, payment method, security, administrative, and psychological factors (Lambert, 2020). Along with the named factors, it is very important to analyze the personal and situational factors that influence consumer behavior in the post-Covid-19 situation.

The pandemic has made it clear that it is easy to provide products and services where the buyer and seller do not need to interact in real time, in other words, there is no need for the customer to be ready to receive the product or service (Leach, 2021). Pandemic has continued to influence consumer behavior, because even though pandemic-related restrictions were removed in major countries, however, purchasing online remains stable or even increasing in Georgia.¹ The act of

¹ As a result, the size of the e-commerce market increased 3.2 times annually in 2020 and amounted to 137.9 million GEL. Growth continued in 2021, with sector revenues growing 5.4 times annually in the first quarter. According to the Digital Ecosystem Digest research, preliminary data, the volume of the e-commerce market in Georgia will exceed 2.2 billion GEL by 2022, which is a 7.8% increase compared to the previous year. According to Galt & Taggart, the size of the local e-commerce market in Georgia will increase to 1.1 billion GEL in 2025. Several years of the analysis

making a purchase is a unique and particular conduct that directly reflects the needs, goals, and pursuit of material and spiritual interests of the individual. Social, personal and situational factors all have an impact on changes in purchasing behavior (Leach, 2021). The importance of personal and situational factors is due to the fact that they are directly related to the consumer as an individual. Therefore, it is important to study the impact of the mentioned factors on the consumer during the post-coronavirus pandemic era.

The changes that occurred during the pandemic directly affected the behavior of Georgian consumers. It is quite important to analyze what are the factors which influence consumers' continuation of purchasing groceries online during the post-coronavirus pandemic era in Georgia.

The investigation level of the topic. Several studies have been conducted to investigate the factors of consumer attitudes toward purchasing groceries online during and after the post-coronavirus pandemic era. For instance, consumers in the United States and China changed their food purchasing habits, favoring takeout and delivery orders (Jensen, 2021). In addition, some research has shown that social distancing measures and concerns about shopping at crowded grocery stores have increased online shopping (Jensen, 2021; Uddin, 2020; Wertz, 2021).

The changes in consumption habits caused by the COVID-19 pandemic are completely reshaping the consumer profiles studied by various scholars. The research in Bangladesh investigates the factors influencing consumers' internet shopping behavior in South Asian countries such as Bangladesh during the coronavirus disease (COVID-19) pandemic (Uddin, 2020). The study assesses the impact of seven factors on consumer online shopping behavior during the coronavirus disease (COVID-19) pandemic: product, price, time savings, payment, security, administrative and psychological factors (Uddin, 2020). The results of the study show that the above factors have a strong and favorable association with online consumer behavior in Bangladesh during and after the coronavirus disease (Uddin, 2020).

Over a year after the start of the Covid-19 pandemic, Forbes observed a change in consumer behavior (Wertz, 2021). The publication notes that the pandemic has radically changed the desires and attitudes of consumers. According to Forbes, the pandemic has made people accustomed to online shopping (Wertz, 2021). As a result, even after the end of the quarantine,

revealed that the best-selling products during Covid-19 in Georgia in terms of e-commerce were: food, clothes, personal hygiene, and pharmaceutical products.

some consumers continued to buy food via the Internet. In addition, according to Forbes, people are now spending more time and money on self-care, entertainment, and mental health (Wertz, 2021).

To understand how consumer behavior has changed because of the pandemic, in September 2021, the IBM Institute for Business Value conducted a large-scale study involving 19,000 respondents (IBM Institute for Business Value, 2021). This research has shown that in the last two years, as a result of the "virtualization" of life, online shopping has become an integral part of everyday life for consumers. People will demand that more brands offer online shopping in the future (IBM Institute for Business Value, 2021).

According to research by Galt & Taggart (2021), the share of global online trade in total sales has increased significantly during the COVID-19 period. According to experts in the field, the growth of demand in the online trade market will continue even after the crisis has passed, because the consumer behavior changed by this crisis will be preserved in the future (Galt & Taggart, 2021). The same trend was observed in Georgia, and the process of switching to online purchasing is expected to accelerate in the coming years.

The novelty. Even though some of the previous research has revealed important factors affecting the intention to purchase online or/and repurchase intention, more specific product, price, timesaving, payment method, security, and psychological factor, noticeable research gap regarding how personal consumer characteristics like technostress, health concern and situational factors like convenience seeking, corona fear measures affect consumers to continue purchasing online exists.

The research problem. How do personal characteristics and situational factors affect consumers to continue purchasing groceries online during the post-coronavirus pandemic era?

The aim of the master's thesis is to analyze the impact of consumer personal characteristics and situational factors on the intention to continue purchasing online during the post-coronavirus pandemic era.

To reach this research aim following objectives are set:

1. Within the study it will be presented the specifics of online consumer behavior during the post-coronavirus pandemic era.

2. Within the study it will be Analyzed theories and models justifying online consumer behavior during the post-coronavirus pandemic era.
3. Within the study it will be investigated the factors (personal and situational) that influence consumers' intentions to continue purchasing groceries online during the post-coronavirus pandemic era.
4. Within the study it will be presented theoretical model of consumer's intention to continue purchasing online during the post-coronavirus pandemic era based on the Technology Acceptance Model (TAM).
5. Within the study it will be developed research methodology, will be collected and analyzed data, will be developed conclusions and recommendations.

Structure of the theoretical part. The thesis's structure of the theoretical part includes:

1. Theoretical aspects on online purchasing behavior.
2. Factors affecting to continue purchasing online.

Research methods used. In order to achieve the goal set in this paper, the scientific literature will be analyzed. As the topic is complex, in addition to the above, a quantitative study, a survey, will be conducted, and on analysis of obtained data, it will be possible to draw appropriate conclusions regarding the factors affecting the continuation of purchasing online during the post-coronavirus pandemic era.

1. THEORETICAL ASPECTS ON ONLINE PURCHASING BEHAVIOR

1.1. Theories and models describing online purchasing behavior

Research on online shopping behavior is starting to emerge as the number of online consumers grows. The Technology Acceptance Model and Planned Behavior Theory have been widely used in the literature to analyze this issue. This has provided insight into how consumers behave when they purchase online. Nearly two-thirds of the estimated 605.60 million Internet users in the world at this time have made an online transaction (Ipsos, 2022). The majority of online consumers are satisfied with their experience, and about half of them plan to improve their online shopping behavior. Various models or theories, such as the Technology Acceptance Model and the Theory of Planned Behavior, have been used to investigate online shopping behavior. These models have made it easier for online retailers to understand how and why customers purchase online.

In recent years, a number of researchers have attempted to investigate the shopping habits of online consumers by focusing on a specific aspect of online shopping. For instance, Jaillet (2002) investigated the information-seeking habits of online consumers. According to Foucault & Scheufele (2002), some researchers have investigated the factors that can be used as predictors of online purchasing behavior. Others looked at the non-functional reasons why people shop online. For instance, Goldsmith and Goldsmith (2002) discovered that consumers of apparel purchase online more frequently. Online purchasing can be studied using a variety of technologies or behavioral models and theories because it is a voluntary individual behavior. Both a technology-centric and a consumer-centric perspective can be used to study the behavior of online consumers. The technology-driven perspective focuses on the technical characteristics of online stores, while the consumer-driven perspective highlights each consumer's prevailing beliefs regarding online shopping (Zhou et al., 2007). Chen (2009) asserts that a technology-focused perspective and a consumer-focused perspective work well together (Mutlu vd., 2011).

Consumer behavior is changing in tandem with the rapid expansion of the Internet into everyday life and the corresponding shifts in human behavior. Online shopping has a growing economy because it saves consumers time, removes geographical restrictions, and expands its product selection. The study by Srinivasan S. explored the importance of trust in e-commerce transactions. Easy access to product and service descriptions, ease of placing orders, order

confirmation, order tracking, and after-sales service are some of the factors that contribute to the credibility of a transaction (Srinivasan, 2004). The study by Kim J. takes a theoretical approach to investigate the shift in consumer shopping habits from physical stores to online ones. The findings demonstrated that attitude was a significant factor in online purchase intention, Saving time, money, and effort remain constant motivators in online consumer behavior that is most evident (Kim J., et al., 2005).

In studies of marketing, e-commerce, and computer technologies, numerous theoretical models for consumer behavior are utilized. The Theory of Planned Behavior (TPB), The Technology Acceptance Model (TAM) are the most frequently employed theories for analyzing consumers' online purchasing behavior.

Theory of Planned Behavior (TPB) - There are three fundamental concepts in TPB (Ajzen, 1991). Perceived behavioral control, subjective norms, and attitude toward behavior. TPB has served as the theoretical foundation for a great deal of research in the field of information systems. According to Chau & Hu (2000), some of them use TPB as the research model without any modifications. Some combine TPB with ideas from other models or theories (Limayem et al., 2000; Davis, Morris, Venkatesh, and Davis, 2003; 1995, Taylor and Todd). Others, such as Venkatesh et al., investigate the role of moderators in TPB (Morris and Venkatesh; 2002, Pavlou and Chai). This demonstrated the usefulness of TPB in the field of information systems. In 1980, Theory of Reasonable Action became the basis for the Theory of Planned Behavior (TPB), which sought to predict a person's intention to behave in a certain way at a certain time and place. The theory was meant to explain all the actions over which people can control themselves. Behavioral intention is the most important component of this model; Attitudes toward the likelihood that a behavior will lead to a desired outcome, and a subjective assessment of the risks and benefits of that outcome, influence behavioral intentions. An extension of the theory of intelligent action is the theory of planned behavior.

According to this theory, the intention to follow the behavior is influenced by the fundamental components of the theory of reasoned action, such as subjective norms and intentions, as well as perceived control of the behavior (Kautonen et al., 2015). This theory asserts that the intention, which ultimately predicts whether the behavior will occur, would be influenced by all or some of the aforementioned elements. According to Ajzen & Sheikh (2013), The introduction of perceived behavioral control into the theory of the reasoned action model helped pave the way for

the theory of the planned behavior model, as well as solving many of the problems associated with the theory of reasoned action (Ajzen and Sheikh, 2013).

A consumer might have a behavioral intent to purchase if he/she has the right attitude, the subjective norm, and the intention to purchase online. However, the consumer may not be aware of the online payment procedure, so it is not necessary for him/her to purchase online. Nowadays, a variety of factors, including promotions offered by online purchasing companies, speed and convenience, cost-effectiveness and speed of payment, and marketing mix, sway consumers' interest in making purchases online. The majority of consumers shop for groceries, electronics, logistical services like gojek, grab, uber, and travel through online retailers. The public's expertise and knowledge of how to use computers and the internet cannot be separated from the application of online purchasing practices. However, not enough Georgians are aware of online purchasing, and many do not know how to use it. This is because of inadequate telecommunications facilities and inadequate internet infrastructure. The Georgian people's desire to testify online purchasing is still hindered by this. Using the theory of planned behavior, online purchasing practice explained the factors that influence customer behavior. The prediction of numerous consumer behaviors has been supported by the theory of planned behavior (TPB). According to the theory, the intention to make online purchases should also be influenced by beliefs about how important others feel about online purchasing and motivation to follow their opinions. Lastly, beliefs about having the resources and opportunities to purchase online ought to have an impact not only on intent to buy but also on actual purchasing behavior.

Technology Acceptance Model (TAM) - Based on the Theory of Reasoned Action, Fred Davis developed the technology acceptance model. According to Maranguni & Grani (2015), this model's structure also anticipates how users will adopt and use emerging technologies like e-commerce. The purpose of this model is to determine the technology's acceptability and make necessary adjustments to ensure that users will accept it. In addition, this model explains that user acceptance is influenced by two important factors such as perceived usefulness and ease of use. People's expectations regarding the ease of use of the system are reflected in the perceived ease of use. In addition, perceived utility describes the standard by which people feel they can improve their performance by using the system. This model is widely used to explain why people shop online (Rauniar et al., 2014). In the context of online shopping, the perceived utility of the technology adoption model describes time savings and cost effectiveness. The perceived ease of

use of the technology adoption model shows how easy and convenient the online shopping system works. Positive attitudes and behavioral intentions towards online shopping depend on both perceived usefulness and ease of use, which ultimately results in the use of a product or service.

Consumers may be required to acquire new skills because online purchasing is a relatively new phenomenon. It is evident that personal innovation is connected to the trend toward online purchasing (Seppo & Warsta, 2010) as innovative consumers are more likely to experiment with and adopt new. Acceptance of new products is largely influenced by innovation. Because it is one of the most significant influences on the rate at which new products spread (Seppo & Warsta, 2010). A person's level of innovation is their capacity to make creative choices independently of other people. Natural (innate) innovation, according to Midgeley and Dowling, is a person's capacity to quickly grasp new concepts and make decisions without considering the experiences of others.

In the literature on consumer innovation, there are two primary approaches that are generally accepted. The first one is the idea of personal innovation, which refers to consumer innovation as a trait of the personality. The alternative strategy asserts that consumers can alter their innovation for each product or product category and is described as product-based or field-specific innovation. According to this method, a person is considered an innovative consumer if they have a high level of innovation for particular products or product categories, whereas a low level of innovation has the opposite effect (Özoğlu, 2014).

As a result, when investigating the adoption of online purchasing, the TAM model is suitable for research. TAM is a general model that can make it easier to explain the factors that affect how people accept technology, or how they purchase online, in our case. The main factors explaining the adoption of technology are perceived usefulness and ease of use. Other attempts to use basic or extended TAM to determine factors influencing online shopping behavior are also described in the literature. The implementation of online shopping in different samples and countries has been the subject of numerous studies in recent years (Zhou et al., 2007). However, while a number of recent studies in this area have identified a number of determinants of online shopping acceptance based on either original or extended TAM, most tend to focus on the experiences of developed countries. Because buying is a behavioral act and online shopping is dependent on the Internet, TAM is an excellent method for studying online shopping acceptance as it is widely used to study attitudes towards the intention to use new technologies.

Customers can save time and buy more quickly when they purchase online; Money is saved when purchasing online; Consumers are able to make decisions about their purchases more quickly when they purchase online; When compared to purchasing in traditional stores, online shopping provides more information about products and services. Customers can get better deals when they purchase online; Specific goods and services can be purchased through online shopping; Customers in the Republic of Georgia can purchase goods and services that are unavailable in the country through online purchasing. So the basic TAM model can be used as a model for explaining online purchasing behavior when expanded to include three variables: trust, website usability, and consumer service.

1.2. Personal characteristics and their impact on the intention to continue to purchase online

Different personal characteristics influence each person's buying behavior. Personality is a person's unique psychological traits that shape their behavior in relation to their environment over time. Personal characteristics of the consumers are important to analyze because they are consistent over time, therefore are clear predictors of consumers' behavior over time. Consumers' decisions for continuation online purchasing are influenced by personal characteristics such as risk aversion, novelty seeking, consumer resilience, health concern, technostress, and trustfulness.

Risk aversion - The level of risk that people are unwilling to take is known as risk aversion (Corter and Chen, 2006). It is generally accepted that individuals' risk aversion behaviors are influenced by a variety of psychological factors (Pinjisakikool, 2017). There is no correlation between the actual behavior of consumers after Covid-19 and the level of risk aversion that is measured in many studies. However, risky behaviors are associated with a particular circumstance (Aren and Hamamci, 2019). People's attitudes towards risk can be altered by direct experience of stressful life events, leading to an increase or decrease in risk perception.

According to a study of risk attitudes and behavior towards life-threatening situations, direct experience of extremely stressful situations can change risk attitudes by either decreasing or increasing individual risk tolerance, i.e., making people more risk-averse. (Jakiela and Ozier, 2018) or risk-prone (Galandra et al., 2020). Psychosocial and emotional factors such as loneliness, empathy, coping strategies, anxiety, and mood changes influence our perception of events and play

a significant role in risk-taking decisions (Cerami et al., 2020a), especially in extremely stressful and life-threatening situations, such as the post-Covid-19 era. People may be more prepared to actively implement self-protection strategies to cope with a long-term stressful and health-threatening situation such as the Covid-19 pandemic if they are less at risk regarding potential negative health outcomes (Cerami et al., 2021). According to recent studies, consumers will continue to be wary of areas of public life where they may be exposed to other people and their potential viruses. Risk-averse people want to stay away from uncertainty. As a result, risk-averse customers are changing their attitudes and actions to reduce ambiguity and potential threats when purchasing products online (Kemper et al., 2022). Based on all of the above, risk aversion is one of the personal factors that influence the continuation of online purchasing behavior of consumers after the Covid-19.

Novelty seeking - The desire to reward signals, impulsive decision-making, and the exploration of new activities with new stimuli are all characteristics of novelty-seeking (NS) (Tien, 2021). Even in the absence of dissatisfaction with the situation at hand, the desire for novelty is manifested in consumer behavior as an attraction to novelty. For instance, many consumers will switch to a different brand just because it is new, even if they are satisfied with a particular product. In the post-Covid era, people continued to purchase online, probably due to novelty seeking (Nguyen et al., 2021).

Consumer resilience - Difficult situations can make people vulnerable, but they can also motivate them to take action, such as learning to adapt to a crisis or disaster and finding ways to build resilience (Lorenz and Dittmer, 2016). Resilience is a dynamic process of positive adaptation to adverse circumstances based on two conditions: the ability of the individual to adapt and recover in the presence of stressful circumstances (Ang et al., 2018). Resilience also helps clients return to their pre-crisis status (Lorenz and Dittmer, 2016). In addition, previous research shows that resilience is associated with lower self-esteem in younger people, making them appear less resilient (Kimhi et al., 2020). This idea requires more reasoning about the role of age in a new perspective such as a pandemic, given the current lack of understanding of the pandemic. This is especially true given that Covid-19 has led to shifts in online and technology use for some consumers for the first time (Kimhi et al., 2020). When it comes to their choices and behaviors, consumer resilience can help them better deal with negative experiences when shopping online. Based on the foregoing,

consumer resilience is one of the personal factors influencing the continued online shopping behavior of consumers after Covid-19.

Technostress - Brod (1982) was the first person to use the term "technostress" in the medical field (Tarafdar et al., 2014). He defined it as "the situation of overall stress that an individual experiences due to their inability to adapt to the new trend of technology in a healthy manner" (Tarafdar et al., 2014). Technostress has emerged as a critical issue, particularly during and after crises like COVID-19, in which the majority of people rely on technology to communicate with one another and carry out their jobs (Dhomane and Mathew, 2021). Technostress is portrayed in the existing literature as having multiple dimensions, including personal life intrusion, high technology complexity, and occupational crisis (Roetzel and Fehrenbacher, 2020). The subdimensions of technology overload, invasion, complexity, insecurity, and uncertainty comprise technostress (Dhomane and Mathew, 2021). While new digital technology offers convenience to customers and brand-new customer experiences, it also induces technostress, such as the need to adapt to new technologies and the dangers posed by technological flaws (Ragu-Nathan et al, 2020). Technostress continues to affect consumer online purchasing behavior after Covid-19 (Kader et al., 2022; Zhao and Huang, 2020).

Health concern – During the pandemic, online purchasing was seen as a safer option than going to a physical store for virus prevention. This tendency continues after the Covid-19 era as well. Covid-19 is credited with having worries and fears (Tien, 2021). It is attributed to the shifts in people's lifestyles and daily routines. It is attributed to people's efforts to distance themselves from society because of health concerns. After the Covid-19 pandemic, online purchasing has become the primary method of shopping due to the growing use of internet services (Alfridi et al., 2022). This is due to the fact that consumers can avoid face-to-face interactions when purchasing online. So, the most recent pandemic caused consumers to switch from in-person to online purchasing because of health concerns as well. People have adapted very well to avoid unsafe or dangerous situations in the event of COVID-19, and while they were unable to make physical purchases, they tested everything they could by shopping through social media and continuing to shop online. practice today and also because of health care as well (Ismajli et al., 2022).

Trustfulness – Online purchasing process is based on trust (Dhomane and Mathew, 2021). Also, a different decision to gain the trust of the online customer is to guarantee that the quality of the product will be high. Gaining customer trust is one of the most important issues in online

business. In developed countries, the degree of trust between the customer and the company is also at a high level, and this, of course, simplifies the establishment of business relations between them (Dhomane and Mathew, 2021). A customer, when he has the opportunity to buy an item at a relatively cheap price without leaving his home and knows that he will have no problem returning it if necessary, certainly prefer online purchasing. That is why trustfulness is one of the important factors that continued to influence consumer behavior even after the end of the pandemic. Some people are more prone to trust online shopping while others not so much (Jadil et al., 2022). Purchase intention is positively influenced by online trust and attitude. Literature on e-commerce suggested that customers' intention to make a purchase through an Internet store is significantly influenced by their level of online trust (Ha and Janda, 2014). Researchers have identified three types of online trust in the e-commerce literature: trust in one's intentions, beliefs, and attitudes (Hsu and Hsu, 2014). According to Hsu and Hsu (2014), trust is defined as a person's perception of the characteristics of online merchants, which include honesty, conscientiousness, and generosity of online merchants. Positive or negative feelings towards online markets can be labeled as trust as an attitude. Online trust is portrayed as having trusting beliefs and intentions about the extent to which an online customer will accept vulnerability and reliability in order to rely on the trust, goodwill, and competence of the online merchant to fulfill their promises in the future (Eastlick and Lotz, 2011).

1.3. Situational factors and their impact on the intention to continue to purchase online

COVID-19 is still around two years later and new variants are still emerging. Consumers appear to be happy with their online experience and are shopping online more often than before the pandemic, despite the lifting of restrictions and the reopening of stores in some countries. It is not expected that online shopping will slow down. More specifically, it is anticipated that online purchasing will continue to expand in the years 2023 and 2024, with online sales estimated to reach US\$69.2 billion and US\$76.8 billion, respectively (eMarketer, 2022). The Covid-19 pandemic has been the subject of a growing number of studies on online shopping. For instance, Truong and Truong (2022) applied the fear appeal theory to their investigation of purchasing behavior and discovered that consumers moved their shopping from in-store to curbside pick-up and online due to the risk of Covid-19 (Truong and Truong, 2022).

Online shopping has been evaluated in previous studies (Dayal and Palsapure, 2020; Liu, 2020; According to Sethuraman and Thanigan (2019), only a small amount of research has examined the situational factors that will encourage consumers to continue shopping online after the Covid-19 pandemic has slowed down. Many consumers increased their use of online shopping during the Covid-19 pandemic. E-commerce emerged as a viable alternative as a result of store restrictions and health concerns. The challenge for retail websites is to maintain these customers as the pandemic subsides by providing a high-quality online experience (Shaw et al., 2022). Recent research has shown that the circumstances surrounding the COVID-19 outbreak have a significant impact on consumers' intentions to continue purchasing online (Ali et al., 2021; Nguyen et al., 2020).

A situational influence is a temporary circumstance that affects what the buyer's behavior will be - whether they usually buy the product, buy additional products, or not at all. All of this is determined by various factors, such as physical, social, and time-saving factors, the buyer's reason for purchasing, and his/her mood. Consumers are undeniably influenced by all these factors (Sawney & Madan, 2021).

The consumer decision process is influenced by the situation. Time, place, previous events, and other factors may change a consumer's decision to buy. Marketing decisions can and should more or less drive the buying decision process. For this, knowledge of situational influence analysis and modeling is necessary. It is important to discuss situational factors: convenience seeking, corona fear, and social distancing practices, which influence the continuation of purchasing online behavior.

Convenience seeking - Many people now make significant use of online purchasing and selling (Devaraj and Rangasamy, 2016). People can shop without the pressure of a salesperson from the convenience of their own homes with virtual stores. The exchange of virtually all kinds of goods and services can now take place in a new and more convenient way through online marketplaces (Devaraj and Rangasamy, 2016). Consumers and businesses alike have embraced online shopping as a less expensive and more convenient option. During the COVID-19 pandemic, many consumers have taken to ordering goods, services, and food online. Convenience is one of the main situational factors in continuing online purchasing (Gu et al., 2021).

Therefore, convenience is one of the advantages of shopping online for many customers. There are a few advantages of online purchasing that are simply more convenient, even though some individuals would consider it easier to visit a local store than to order something online and have it shipped. At the start of the pandemic, online grocery shopping emerged as a way for customers to get what they needed while limiting their potential virus exposure. However, a new survey reveals that convenience, not safety, is now the primary reason consumers buy groceries online. An ACI Worldwide and PYMNTS survey of more than 2,300 consumers found that while 76% said they shop for groceries online for convenience and ease, only 56% said they do so to avoid Covid-19 infection. However, 81.8 percent of people still prefer to shop and pay in-store, making it the preferred method for purchasing groceries. Only 18.1% stated that they prefer to shop online. Twenty-one percent of respondents reported doing fewer in-store purchases than before the pandemic. Since the pandemic, 15% have increased their grocery store shopping (ACI Worldwide & PYMNTS, 2022).

Corona fear - A pandemic gives rise to anxiety, rather panic, or nameless and massive anxiety (Jo et al, 2020). Panic is an integral part of a pandemic, that is, a socio-psychological phenomenon of an extremely paradoxical nature. Panic is a condition of fundamentally social or social-related affective and structural significance, which at the same time has the effect of strong desocialization and social dissociation. Sigmund Freud concluded that in many cases people are not aware of the real psychological forces behind their behavior (Kotler & Armstrong, 2006). Panic is inextricably linked with society and space. The coronavirus pandemic has emptied the streets, public gathering places, squares, and places with a symbolic and spatial structuring function. Obviously, fear changes consumer behavior. The fear of the virus has changed demand and supply in the global economy. It is important to understand the reasons and motives of consumer's online purchasing behavior, various sciences help us in this, namely: psychology, sociology, and other basic sciences that investigate the behavior of subjects in different environments. Consumer's online purchasing behavior should be considered an educational discipline that integrates, develops systems and creates fundamental knowledge (Rahmanov et al, 2021).

A person has learned more about the digital world as a result of Corona's fear among people. According to this, many individuals continue purchasing online due to their fear of the coronavirus even it has slowed down. As a result, it is anticipated that consumers' intention to adopt e-commerce is significantly influenced by corona fear. People's understanding of e-commerce has

been disrupted as a result of the coronavirus's global spread. Georgians have moved toward e-commerce as a result of its lockdown and smart-lockdown regulations and the growing reluctance of customers to shop for essential goods outside. The majority of people shop online solely out of fear of Corona, so this fear plays a significant role in the adoption of e-commerce (Raza & Khan, 2021).

Social distancing practice – Online purchasing has offered consumers an alternative to in-person shopping during and after the Covid-19 pandemic, allowing them to maintain social distance (Arndt et al., 2020). Recent studies on e-commerce have shown that consumers' attitudes toward online purchasing after the pandemic have a positive effect on their intent to buy (Grashuis et al., 2020). Online buying intentions are positively influenced by attitudes toward website use, subjective norms, and perceived behavioral control (Saphores and Xu, 2020). According to Wang and Somogyi's research (2022), people's behavioral intentions toward online purchasing are influenced by their positive attitudes toward online shopping. In a similar vein, Huseynov and Yildirim demonstrated that favorable attitudes toward online shopping influence online shopping intention across all consumer segments (Huseynov & Yildirim, 2022). Nowadays more people continue to purchase online as a result of social distance practice. When it comes to shopping, there is a new norm that requires social distance. The lifestyle of people around the world has changed dramatically since the outbreak of COVID-19, and consumer behavior is no exception. Many customers have started shopping online due to COVID-19 (Hollebeek et al., 2020). As a result, many consumers during the crisis have moved grocery shopping to digital platforms, which are a safer alternative. Social isolation, a preventive measure endorsed by health authorities around the world, has become the "new normal" due to COVID-19 (Hollebeek et al., 2020). Social distancing is effective in containing the spread of the virus, but it limits the physical behavior of consumers (such as shopping in physical stores). Many shoppers are turning to online channels to safely make essential purchases from home due to the risk of in-store exposure to the virus even in the post-COVID era (Itani and Hollebeek, 2021). As a result, the expected likelihood that a consumer will use online food shopping channels now and in the near future is inversely proportional to their degree of social distance.

The COVID-19 pandemic has fundamentally changed the daily routine and lifestyle of everyone. The pandemic has exposed situational factors that have changed consumer attitudes and buying patterns. A number of contextual factors influenced the decision to make an online

purchase. Product, price, time saving, payment, safety and psychological factor are the above mentioned factors. It is important to discuss all of the above factors and their impact on the intention to continue shopping online. While the Covid-19 pandemic is predicted to have significant potential for an increase in online shopping, not many people are aware of the factors influencing people's intentions to continue doing so. Research on the factors that influence people's intentions to continue shopping online has attracted a lot of attention because it is important for online retailers and other relevant stakeholders to figure out how to keep customers coming back in the face of a pandemic and motivate them to do so.

2. RESEARCH METHODOLOGY ON THE IMPACT OF FACTORS AFFECTING THE CONTINUANCE INTENTION TO PURCHASE GROCERIES ONLINE DURING THE POST-CORONAVIRUS PANDEMIC ERA

2.1. The goal of the empirical research, research model and hypotheses

This paper's main aim is to study the impact of consumer personal characteristics (technostress, health concern) and situational factors (convenience seeking, corona fear) on the intention to continue purchasing online groceries during the post-coronavirus pandemic era. More specifically, the research question of the master's thesis is as follows: How do personal characteristics and situational factors affect consumers to continue purchasing groceries online during the post-coronavirus pandemic era?

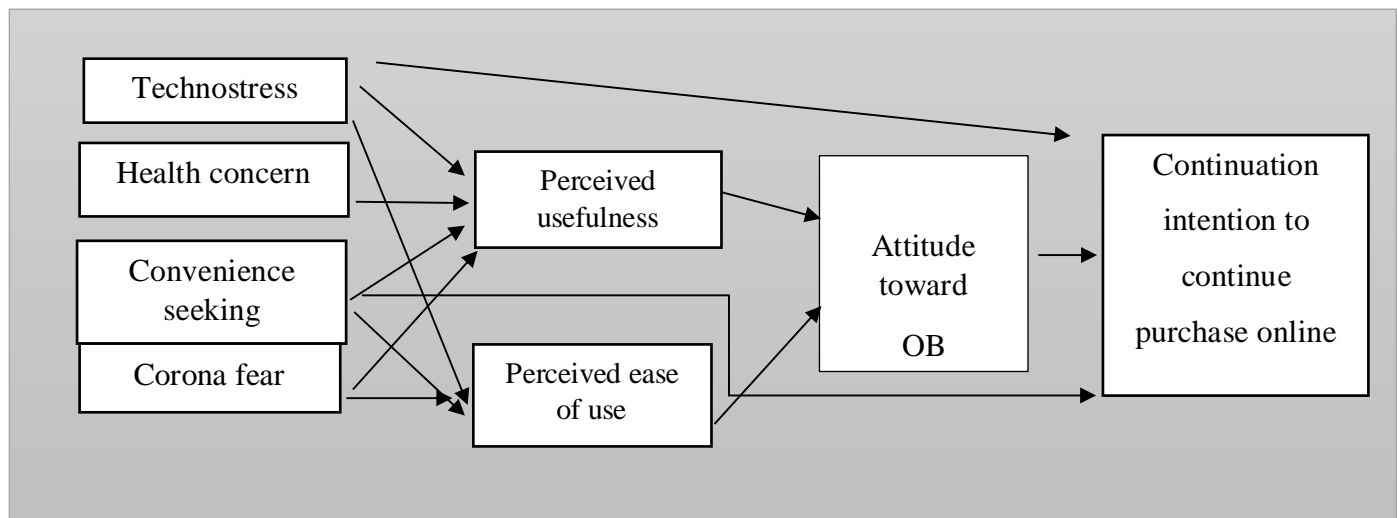
It is important to present a theoretical model of consumer's intention to continue purchasing online during the post-coronavirus pandemic era based on the Technology Acceptance Model (TAM). The purpose of this model is to determine the technology's acceptability and make necessary adjustments to ensure that users will accept it. In addition, this model explains that user acceptance is influenced by two important factors such as perceived usefulness and ease of use. This model is widely used to explain why people shop online (Rauniar et al., 2014). In the context of online shopping, the perceived usefulness of the technology adoption model describes time savings and cost-effectiveness. The perceived ease of use of the technology adoption model shows how easy and convenient the online shopping system works. Positive attitudes and behavioral intentions towards online shopping depend on both perceived usefulness and ease of use, which ultimately results in the use of a product or service. Because buying is a behavioral act and online shopping is dependent on the Internet, TAM is an excellent method for studying online shopping acceptance as it is widely used to study attitudes towards the intention to use new technologies.

In the study of Binh Nguyen Thi et al. (2022) it is indicated that because online shopping behaviors use the internet as the technological environment for making purchase decisions, TAM has been intensively utilized to predict the repurchase intention of consumers. Besides, behavioral intention is demonstrated to be an effective predictor of actual use and directly affected by perceived usefulness and perceived ease of use. The consumers' repurchase intention will be higher

if they are fully aware of the usefulness of the experience. When a consumer believes it is easy to purchase a product, his/her intention to repurchase it will increase (Binh Nguyen Thi et al., 2022).

In addition to the TAM model factors, the research model is supplemented with situational (convenience seeking, corona fear) and personal factors (technostress, health concern) that were revealed from the performed literature analysis as important predictors of continuance intention to shop online. The research model shows that personal and situational factors influence the intention to continue purchasing online directly and/or indirectly through the attitude toward online purchasing (see Figure 1).

Figure 1. Research model.



In order to achieve the above-mentioned goals, the several hypotheses are presented within the framework of the master's thesis.

Technostress - Originally described as "a modern disease of adaptation caused by an inability to cope with the new computer technologies in a healthy manner," technostress was originally coined by Brod in 1984. According to recent studies, technological stress is a result of a mix of psychological stressors (technostressors), occupational effects (such as subpar job performance), and technological stress (Wang and Yao, 2021). Technostress is a negative attitude toward technology that can lead to work overload, discouragement, knowledge overload, a lack of motivation, and job satisfaction (Irawanto, Novianti and Roz, 2021). Consumers had a higher likelihood of experiencing techno-insecurity when purchasing from home during the COVID-19

epidemic, that led consumers to continue online purchasing habit after the post-Covid-19 situation (Alvarez-Risco et al., 2021). Technostress has emerged as a critical issue, particularly during and after crises like COVID-19, in which the majority of people rely on technology to communicate with one another and carry out their jobs (Dhomane and Mathew, 2021). While new digital technology offers convenience to customers and brand-new customer experiences, it also induces technostress, such as the need to adapt to new technologies and the dangers posed by technological flaws. The following hypothesis follows from the above:

Hypothesis 1: *Technostress has a negative impact on perceived usefulness of groceries online shopping.*

Hypothesis 2: *Technostress has a negative impact on perceived ease of use of groceries online shopping.*

Hypothesis 3: *Technostress has a negative impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.*

Health concern - Different personal characteristics influence the behavior of each person in the buying process. The coronavirus pandemic has emptied the streets, public gathering places, squares, and places with a symbolic and spatial structuring function. Pandemic refers to repetition, the mechanism of obsessive repetition as a source of panic. The goal of health behavior is to minimize the risk of disease. Health concern is among the important factors that increase the online shopping behavior of consumers during the post-coronavirus pandemic era. Health concern plays a significant role for continuation intention to purchase groceries online during the post-coronavirus pandemic era, as shown by the fact that health concern is salient factor in online purchasing continuance decisions (Shaw, Eschenbrenner and Baier, 2022). Many customers increased their use of internet purchasing during the COVID-19 epidemic. E-commerce emerged as a viable option as a result of retail limits and health issues. The scientific literature findings showed that concerns about health are significantly impacted by the COVID-19 pandemic fear (Hu et al., 2022). The most important factors that may reflect consumers' behavioral intention to purchase products online, particularly for their healthy lives, are fear about the COVID-19 pandemic, particularly fear of the pandemic affecting loved ones or personal relevance, health concern (Addo et al., 2020). Numerous probable indicators from the scientific literature, including psychological risk factors like health concern about the COVID-19 panic, may incite anxiety in

people that lead consumers to online purchasing (Hu et al., 2022). That is why health concern became major reason of continuation consumer's intention to purchase groceries online (Shaw, Eschenbrenner and Baier, 2022). The following hypothesis follows from the above:

Hypothesis 4: *Health concern has a positive impact on perceived usefulness of groceries online shopping.*

Hypothesis 5: *Health concern has a negative impact on perceived ease of use of groceries online shopping.*

Corona fear - Obviously, fear changes people's behavior. The fear of the virus is global demand and supply have changed in the economy. Consumers respond in various ways to find purpose, order, and stability in the world because they are aware that death is imminent, according to the Terror Management Theory (TMT), which reduces existential dread (Gaëtan, 2020). Consumer behavior is influenced by emotions of dread and uncertainty, which makes consumers buy more things than normal to feel in control. This hoarding behavior, which is also known as panic purchasing, typically occurs before, during, or after a crisis. Additionally, since the pandemic spread, online grocery purchasing has increased significantly, while retail channels have taken a big impact. Corona Fear affects how consumers behave during post-coronavirus pandemic era (Kwasi et al., 2020). Due to the rapid spread of the virus, countries were trying to get out of the crisis and therefore closed their borders and urged citizens to stay at home and self-isolate. In such a situation, consumers had to adapt to a new lifestyle. A lot of people have switched to the remote buying model and have maintained the existing practice even in the post-Covid-19 era. The long-term effect is an increase in the number of online stores. This it was well developed until now, but a certain part of people who got used to the services of online stores in the era of the epidemic did not want to return to the old method even after the end of the pandemic. The following hypothesis follows from the above:

Hypothesis 6: *Corona fear has a positive impact on perceived usefulness of groceries online shopping.*

Hypothesis 7: *Corona fear has a positive impact on perceived ease of use of groceries online shopping.*

Convenience seeking - It should be noted that convenience is driving the growth of e-commerce and is also influencing consumers' decisions to purchase products online even in the post-Covid-19 era. Customers can purchase items from their homes or workplaces, using their mobile phones or laptop. Shopping through the Internet becomes easier and more convenient for the user. Those who purchase online are more innovative, convenient, and impulsive than those who do not purchase online. Bellman conducted a two-year study (2007-2009), which was called "Wharton's Virtual Test Market". The demographic profile and attitudinal variables of consumers in Internet shopping were studied within the framework of the mentioned study. It turns out that consumers turn to the web when they want to save time (Bellman, 2012). Consequently, consumers try to turn to more convenient ways in the buying process. In addition, Elliot & Fowell (2012) studied the user experience during online shopping. The study was based on transactions of purchased items (more than 100 purchased products of different categories from 5 different countries). Consumers' expectations were found to focus on the convenience of an e-commerce website, personalized service, and a wide selection of products (Elliot & Fowell). The pandemic has helped the efficiency of online stores. Consumers are trying to find convenient ways to purchase online. The following hypothesis follows from the above:

Hypothesis 8: *Convenience seeking has a positive impact on perceived ease of use of groceries online shopping.*

Hypothesis 9: *Convenience seeking has a positive impact on perceived usefulness of groceries online shopping.*

Hypothesis 10: *Convenience seeking has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.*

Perceived usefulness - According to the TAM, perceived usefulness and perceived ease of use are the two main variables that determine how people would feel about a technology (Davis, 1989). The degree to which a person thinks employing a certain system will improve his or her ability to accomplish a task is known as perceived usefulness (Davis, 1989, p. 320). The degree to which a person thinks that using a certain technology will improve his or her ability to do a task was described as perceived usefulness. Consumer behavior toward the online purchasing has amply demonstrated the major effect of perceived usefulness on the intention to purchase, with a vast

number of past studies finding perceived usefulness to be extremely significant towards attitude to intention purchasing online.

Hypothesis 11: *Perceived usefulness of groceries online shopping has a positive impact on attitude toward groceries online purchasing.*

Perceived ease of use – According to Davis (Davis 1989, 320), perceived ease of use refers to "the extent to which a person believes that using a particular system would be free of effort." Additionally, perceived simplicity of use influences perceived usefulness favorably (Bourgonjon et al., 2010). Perceived ease of use, according to, refers to the extent to which a person thinks that utilizing a certain system will need less effort or that the action would be effortless. Perceived ease of use is defined as the consumer's expectation that shopping online would be as effortless as possible. According to several studies, perceived ease of use significantly and favorably affects consumers' attitude to purchase online during and after the COVID-19 epidemic.

Hypothesis 12: *Perceived ease of use of groceries online shopping has a positive impact on attitude toward groceries online purchasing.*

Attitude - Person's attitude toward technology is predicted by their perceptions of the technology's usability and convenience of use (Pando-Garca et al., 2016). An individual's sentiments about engaging in a certain behavior, such using technology, are referred to as their attitude toward that behavior (Teo & Noyes, 2011). According to empirical research, there is a strong correlation between attitudes and consumers' intentions to adopt the same behaviors they learned during the COVID-19 pandemic online.

Hypothesis 13: *Attitude toward groceries online purchasing has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.*

2.2. Research method and research instrument

The survey method will be used in this research. An online questionnaire was used by the researcher as an instrument for gathering data. According to Amin (2005), a questionnaire is a

behavioral/psychological measuring tool used to gather qualitative data from members of a population that will later be converted into quantitative or numerical data for analysis. The respondents (residents of Georgia) were provided with a set of questions to complete. They were created to specifically meet the study's objectives. According to Amin (2009), questionnaires are effective in helping researchers get a lot of data from a variety of participants at a reasonable cost. The use of questionnaires was beneficial since it reduced the researcher's workload and increased the objectivity and independence of respondents' answers.

The questionnaire began with an introduction that presented the purpose and objectives of the study. It is also indicated that the survey is anonymous and the data obtained would be used only in a generalized form. After the introduction, respondents had to answer the controlling question “Please indicate if you are comfortable answering the questions of the questionnaire in English”. Only the respondents who answered “Yes” continued to answer the remaining questions of the questionnaire.

The main part of the questionnaire included the following sections (Annex No1):

- Section A. Demographic information and general questions (gender, age, income level).
- Section B: The questions about the personal characteristics and situational factors that may be important while continuing to purchase online groceries during the post-COVID pandemic era. The following constructs were measured in this part: health concern, corona fear, and social distancing measured)
- Section C: The questions about online shopping. The following constructs were measured in this part: technostress and convenience seeking.
- Section D: The questions about online shopping for groceries. The following constructs were measured in this section: perceived usefulness, perceived ease of use, attitude, and continuance intention.
- Section E. The questionnaire ended with the question “Would you believe that your buying online behavior has increased if you compare these to the period before the coronavirus pandemic?”.

All the constructs indicated in the research model (apart from demographic questions) were measured using a 5-point Likert scale where 1 indicates “strongly disagree”, 2 – “disagree”, 3 –

“neither agree, nor disagree”, 4 – “agree” and 5 – “strongly agree”. The detailed information about the used measurement scales for each construct is provided in Appendix No 2.

2.3.Sampling method and sample size calculation

Sampling is the process of selecting different entities (say, people, organizations, etc.) from the population to be studied in such a way that it is possible to generalize the obtained results to the entire population (Neuman 2014). However, it should be noted here that the approach of quantitative and qualitative researchers to the selection is different.

A total of 500 respondents, representatives of millennials and generation Z, will be interviewed. An online survey will be conducted with 500 respondents. A Google Form survey will be used for the questionnaire survey. Based on the received answers, it will be possible to reject or confirm the presented hypotheses. It will be held in English. The survey research method is one of the most important and extremely popular, widespread in a number of scientific disciplines. The survey research method is considered a reliable and recognized data collection technique. The survey research method allows, in the case of properly implemented sampling, to generalize the results to large groups of the population and even to a certain society, which demonstrates the special reliability of survey research method, therefore, make it especially attractive for researchers (source).

The sample size of Master research was calculated using the below provided studies, such as: Sang-Joon Lee, Soo-Hyang Jin and Beom-Jin Choi collected questionnaire responses from **268 respondents** for the study of “The Influence of Technostress and Antismart on Continuous Use of Smartphones. Proceedings of the World Congress on Engineering and Computer Science 2012”. On the other hand, Joana Rita collected questionnaire responses from **179 responses**, although 40 did not finish the survey (dropout rate of 22.35%) within the study of “Impact of the fear of Covid-19 on Perceptions of Physical Shopping Convenience and Consumer Behaviour in Portugal”. Nguyen, M.H., Armoogum, J., and Nguyen Thi, B. collected questionnaire responses from **355 respondents** within the study of “Factors Affecting the Growth of E-Shopping over the COVID-19 Era in Hanoi, Vietnam”. Daragmeh A., Sági J. and Zéman Z. collected questionnaire responses from **1080 respondents** within the study of “Continuous Intention to Use E-Wallet in the Context

of the COVID-19 Pandemic: Integrating the Health Belief Model (HBM) and Technology Continuous Theory (TCT).” Hamidreza Asgari, Ghazaleh Azimi, Ibukun Titiloye, and Xia Jin collected a total number of **1,028 complete responses** within the study of “Exploring the influences of personal attitudes on the intention of continuing online grocery shopping after the COVID-19 pandemic”. Norman Shaw, Brenda Eschenbrenner and Daniel Baier collected questionnaire responses from **500 participants** within the study of “Online shopping continuance after COVID-19: A comparison of Canada, Germany and the United States”.

Research sample size was calculated according to the above-mentioned scientific researches (average size – 500 responses). The questionnaire can be found in the annexes.

3. ANALYSIS OF EMPIRICAL DATA

3.1. Descriptive statistics

Within the framework of this master's thesis, a study of factors affecting the continuation of purchasing groceries online during the post-coronavirus pandemic era. Within the scope of the Master topic approximately 500 respondents were interviewed through questionnaire survey. Guarantees of confidentiality, anonymity and non-recognizability of the research participants were respected. The obtained results were used only in a generalized form for statistical analysis. The questionnaire was divided into five parts such as: Section A. Demographic information and general questions (gender, age, income level); Section B: The questions about the personal characteristics and situational factors that may be important while continuing to purchase online groceries during the post-COVID pandemic era. The following constructs were measured in this part: health concern, corona fear, and social distancing measured); Section C: The questions about online shopping. The following constructs were measured in this part: technostress and convenience seeking; Section D: The questions about online shopping for groceries. The following constructs were measured in this section: perceived usefulness, perceived ease of use, attitude, and continuance intention; Section E. The questionnaire ended with the question “Would you believe that your buying online behavior has increased if you compare these to the period before the coronavirus pandemic?”.

First it is important to analyze and describing thesis sample. 500 respondents were interviewed within the framework of the questionnaire. So, 500 responses were accepted for the research. Out of the 191 respondents (38.2%) were females and 309 respondents were male (61.8%) were males (see figure No1). This result indicates that men were more involved in purchasing groceries online during the post-coronavirus pandemic era than women.

The ages of the respondent ranged from 18 to 70. The minimum age was 18 and the maximum age was 70. Ages were grouped into five (i.e., under 25, 26-35, 36-45, 46-55, 56 and older). 119 respondents, which is 23.8%, were under 25 years. 171 respondents, which is 58.0%, were between 26-35 years old. 119 respondents, which is 81.8%, were between 36-45 years old. 67 respondents, which is 95.2%, were under 46-55 years. 24 respondents, making up 100.0%, were 56 and older (see figure No2).

Within the scope of the research was determined how much did respondents spend on average per month before the pandemic. The results of the study revealed that, 139 respondents, which is 27.8% spent between 0 and 500 euros. 145 respondents, which is 56.8% spent between 501 and 1000 euros. 137 respondents, which is 84.2% spent between 1001 and 1500 euros. 79 respondents, which is 100.0% spent more than 1500 euros (see figure No3). Based on the obtained results, it is clear that 501 and 1000 euros was the money which was spent by the respondents the most before the pandemic.

3.1.1. Reliability of Scales

Research planning is an important part of the research process when collecting and analyzing data. The data we enter into spss comes from a variety of sources, such as: responses to questionnaires, information obtained from interviews, coded indicators obtained from observations of actual behavior, or objective performance measurements. Within the framework of this master's thesis, data was obtained based on the answers received on the basis of the questionnaire. Cronbach's alpha was used to conduct correlational analysis based on categorical data obtained in the form of questionnaire responses. This statistical method allows us to assess the internal consistency of the responses to the questionnaire, which in itself measures how reliable the responses to the questionnaire are. In other words, Cronbach's alpha determines how reliable the answers given by the respondent to our questionnaires are, and as a result of this test we can conclude whether the obtained data are suitable for additional, more in-depth statistical analysis.

Reliability has different meanings in quantitative and qualitative research (Cohen, et. al., 2007). Reliability in quantitative research is essentially synonymous with assurance, consistency, and repeatability over time, with different instruments, and with different groups of respondents. It is about accuracy and scrupulousness. It shows the extent to which the individual differences obtained in the measurement are the "true" differences or random error in the characteristic being measured. According to classical reliability theory, test scores can be separated into two independent components—the true score and the error score. This consistency of measurement is typically operationalized as homogeneity among test items or internal consistency reliability, alternate form reliability, test-retest stability, or interrater reliability. We can distinguish three main types of reliability: stability, equivalence and internal consistency.

The most effective technique for determining reliability is Cronbach's alpha (same coefficient alpha). The coefficient varies from 0 to 1. If the coefficient is below 0.6, this indicates that the reliability is unsatisfactory and one or more aspects should be removed from the scale to increase Cronbach's alpha (Malhotra/ Malhotra 2010). The first and second parts of the questionnaire were tested using the statistical reliability measure (Cronbach's alpha), which was processed in the SPSS statistical program. Cronbach's alpha calculates the coefficient of correlations between statements, that is, it is the correlation of each statement with the sum of all other statements. It is a measure of internal agreement between statements (and not, for example, between people). It is the average correlation between all the test items and it is used for multi-item scales. Research data were analyzed through factor and reliability analysis, including Cronbach's alpha coefficient, which is an indicator of internal consistency, and independent t-test to assess significance.

Within the scope of the master thesis respondents were provided with questions about the personal characteristics and situational factors that may be important while continuing to purchase online groceries during the post-covid pandemic era. The first question was related to health concern. Respondents had the opportunity to answer as follows - for each statement selecting one answer from “strongly disagree” to “strongly agree”.

There were eight variables in total. The results revealed that the Health Concern scale with four items ($\alpha = .843$) was found reliable (see figure No4). The results revealed that the Corona Fear scale with seven items ($\alpha = .902$) was found reliable (see figure No5). The results revealed that the Technostress scale with four items ($\alpha = .878$) was found reliable (see figure No6). The results revealed that the Convenience Seeking scale with five items ($\alpha = .902$) was found reliable (see figure No7). The results revealed that the Perceived Usefulness scale with four items ($\alpha = .854$) was found reliable (see figure No8). The results revealed that the Perceived Ease of Use scale with four items ($\alpha = .887$) was found reliable (see figure No9). The results revealed that the Attitude toward OB scale with three items ($\alpha = .889$) was found reliable (see Figure No10). The results revealed that the Continuance Intention scale with three items ($\alpha = .884$) was found reliable (see Figure No11).

Table 3.1 Reliability Test for all the variables

Construct	Number of Items	Cronbach's Alpha (α)
Health Concern	4	.843
Corona Fear	7	.902
Technostress	4	.878
Convenience Seeking	5	.902
Perceived Usefulness	4	.854
Perceived Ease of Use	4	.887
Attitude toward OB	3	.889
Continuance Intention	3	.884

3.1.2. Means for all variables

The mean values for all the variables, Health concern, Corona Fear, Technostress, Convenience Seeking, Perceived Usefulness, Perceived Ease of Use, Attitude toward OB, Continuance Intention, are all above 3.7974. All of them are approximately in the middle of the scale ranging between 3.7974 to 3.9480. Perceived usefulness is extremely higher than other variables (3.9480). Technostress is also high (3.9270). Convenience Seeking is also relatively high (3.8900). But the lowest is Corona fear (3.7974). The standard deviation for all variables is ranging between .86083 and 95220, indicating that the data is widely spread (see figure No12).

Table 3.2 Table of means for all variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Health Concern	500	1.25	5.00	3.8535	.89121
Corona Fear	500	1.29	5.00	3.7974	.87100
Technostress	500	1.25	5.00	3.9270	.91944
Convenience Seeking	500	1.20	5.00	3.8900	.87292
Perceived Usefulness	500	1.25	5.00	3.9480	.86083
Perceived Ease of Use	500	1.00	5.00	3.8595	.91326
Attitude toward OB	500	1.00	5.00	3.8487	.95220
Continuance Intention	500	1.00	5.00	3.8447	.94286

3.2. Test of Hypothesis

Hypotheses have been tested on the main issues of the master's topic, such as: Technostress's direct negative impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era; Health concern's negative influence on attitude but through perceived usefulness; Corona fear's negative influence on attitude but through perceived usefulness; Convenience seeking's positive direct impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era; Perceived usefulness's positive influence on attitude; Perceived ease of use's positive influence on attitude; Attitude's positive influence on continuation intention to purchase groceries online during the post-coronavirus pandemic era. In the process of research, a survey was conducted on the above-mentioned indicators based on an internationally accepted questionnaire. The answers to the questionnaires allow us to test the hypothesis based on the related sample. Hypotheses test at a specified confidence level the difference between sampled population means. The smaller the difference between the population means, the more positively correlated the two measures are.

Regression was used to test the hypotheses. In one case the dependent factor was Continuance Intention and independent factors were technostress, Convenience seeking and Attitude toward OB. Mean square is 101,495, F is 361,859 and Significance is $<,001^b$, So, the model shows a good fit. Also, it is important to mention that R square is ,686, that explains 68% of variance of dependent variable, which is Continuance Intention. So, the model is reasonable (see table 3.3.)

As part of the study, the following hypothesis N3 was presented- *Technostress has a negative impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era*. Within the framework of the regression model, it was established that technostress has positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era. So, the Hypothesis N3 is rejected, because Standard Coefficient Beta was ,306 and significance was $<,001$ (see table 3.3.)

Also, the following hypothesis N10 was presented within the study - *Convenience seeking has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era*. This Hypothesis N10 is confirmed, because Standard Coefficient Beta was ,179 and significance was $<,001$ (see table 3.3.)

Also, the following hypothesis N13 was presented within the study - *Attitude toward groceries online purchasing has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.* This Hypothesis N13 is confirmed, because Standard Coefficient Beta was ,414 and significance was <,001 (see table 3.3.)

Table 3.3 Multiple regression analysis Technostress, Attitude toward OB, Convenience seeking on Continuance Intention

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	,282	,113		2,501	,013
	TECHNO_S	,314	,048	,306	6,599	<,001
	ATTITUDE_T	,410	,040	,414	10,228	<,001
	CONVENIENCE_S	,194	,051	,179	3,786	<,001

a. Dependent Variable: CONTINUANCE_I

In other case the dependent factor was Attitude Toward OB and independent factors were Perceived usefulness and Perceived ease of use. Mean square is 149,806, F is 487,181 and Significance is <,001^b, So, the model shows a good fit. Also, it is important to mention that R square is ,662. So, the model is reasonable. <,001 and <,001 are below <,005 which mean both relationships are significant. the following hypothesizes N11 and N12 were presented within the study –H11. *Perceived usefulness of groceries online shopping has a positive impact on attitude toward groceries online purchasing;* H12. *Perceived ease of use of groceries online shopping has a positive impact on attitude toward groceries online purchasing;* Both are positive and quite strong (Standard Coefficient Beta were ,374 and ,489) So, both hypotheses are supported, and confirmed (see table 3.4).

Table 3.4 Multiple regression analysis Perceived Usefulness, Perceived Ease of Use on Attitude toward OB

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,248	,119		2,072	,039
	PERCIEVED_U	,414	,046	,374	9,076	<,001
	PERCIEVED_E	,510	,043	,489	11,877	<,001

a. Dependent Variable: ATTITUDE_T

In other case the dependent factor was Perceived usefulness and independent factors were Health Concern, Technostress, Convenience seeking and Corona fear. Mean square is 62,937, F is 263,959 and the Significance is <,001^b, So, the model shows a good fit. Also, it is important to mention that R square is ,681. So, the model is reasonable.

The following hypothesis N1 was presented- *Technostress has a negative impact on perceived usefulness of groceries online shopping*. Within the framework of the regression model, it was established that technostress has positive impact on perceived usefulness of groceries online shopping. So, the Hypothesis N1 is rejected, because Standard Coefficient Beta was ,293 and significance was <,001 (See table 3.5).

Also, the following hypothesis N4 was presented within the study - *Health concern has a positive impact on perceived usefulness of groceries online shopping*. Within the framework of the regression model, it was established that Health concern has a negative impact on perceived usefulness of groceries online shopping. So, the Hypothesis N4 is rejected, because Standard Coefficient Beta was ,106 and significance was ,014 (See table 3.5).

Also, the following hypothesis N6 was presented within the study - *Corona fear has a positive impact on perceived usefulness of groceries online shopping*. This Hypothesis N6 is confirmed, because Standard Coefficient Beta was ,349 and significance was <,001 (See table 3.5).

Also, the following hypothesis N9 was presented within the study - *Convenience seeking has a positive impact on perceived usefulness of groceries online shopping*. Within the framework of the regression model, it was established that Convenience seeking has a negative impact on

perceived usefulness of groceries online shopping. So, the Hypothesis N9 is rejected, because Standard Coefficient Beta was ,142 and significance was ,008 (See table 3.5).

Table 3.5 Multiple regression analysis Technostress, Health Concern, Convenience seeking, Corona Fear on Perceived Usefulness

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,600	,107		5,634	<,001
	TECHNO_S	,275	,047	,293	5,815	<,001
	HEALTH_C	,103	,042	,106	2,470	,014
	CONVENIENCE_S	,344	,049	,349	6,993	<,001
	CORONA_F	,141	,053	,142	2,662	,008

a. Dependent Variable: PERCIEVED_U

In other case the dependent factor was Perceived ease of use and independent factors were Health Concern, Technostress, Convenience seeking and Corona fear. Mean square is 69,641, F is 250,473 and the Significance is <,001^b, So, the model shows a good fit. Also, it is important to mention that R square is ,669. So, the model is reasonable.

The following hypothesis N2 was presented- *Technostress has a negative impact on perceived ease of use of groceries online shopping*. Within the framework of the regression model, it was established that Technostress has a positive impact on perceived ease of use of groceries online shopping. So, the Hypothesis N2 is rejected, because Standard Coefficient Beta was ,201 and significance was <,001 (See table 3.6).

Also, the following hypothesis N5 was presented within the study - *Health concern has a negative impact on perceived ease of use of groceries online shopping*. This Hypothesis N5 is confirmed, because Standard Coefficient Beta was ,061 and significance was ,165 (See table 3.6).

The following hypothesis N8 was presented within the study - *Convenience seeking has a positive impact on perceived ease of use of groceries online shopping*. This Hypothesis N8 is confirmed, because Standard Coefficient Beta was ,371 and significance was <,001 (See table 3.6).

The following hypothesis N7 was presented within the study - *Corona fear has a positive impact on perceived usefulness of groceries online shopping*. This Hypothesis N7 is confirmed, because Standard Coefficient Beta was ,246 and significance was <,001 (See table 3.6).

Table 3.6 Multiple regression analysis Technostress, Health Concern, Convenience seeking, Corona Fear on Perceived Ease of Use

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	,345	,115		2,997	,003
	TECHNO_S	,200	,051	,201	3,917	<,001
	HEALTH_C	,062	,045	,061	1,390	,165
	CONVENIENCE_S	,388	,053	,371	7,292	<,001
	CORONA_F	,258	,057	,246	4,532	<,001

a. Dependent Variable: PERCIEVED_E

3.7 Table for Rejected and Accepted Hypothesis

<u>Hypothesis 1:</u> <i>Technostress has a negative impact on perceived usefulness of groceries online shopping.</i>	Rejected
<u>Hypothesis 2:</u> <i>Technostress has a negative impact on perceived ease of use of groceries online shopping.</i>	Rejected
<u>Hypothesis 3:</u> <i>Technostress has a negative impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.</i>	Rejected

<u>Hypothesis 4:</u> <i>Health concern has a positive impact on perceived usefulness of groceries online shopping.</i>	Rejected
<u>Hypothesis 5:</u> <i>Health concern has a negative impact on perceived ease of use of groceries online shopping.</i>	Accepted
<u>Hypothesis 6:</u> <i>Corona fear has a positive impact on perceived usefulness of groceries online shopping.</i>	Accepted
<u>Hypothesis 7:</u> <i>Corona fear has a positive impact on perceived ease of use of groceries online shopping.</i>	Accepted
<u>Hypothesis 8:</u> <i>Convenience seeking has a positive impact on perceived ease of use of groceries online shopping.</i>	Accepted
<u>Hypothesis 9:</u> <i>Convenience seeking has a positive impact on perceived usefulness of groceries online shopping.</i>	Rejected
<u>Hypothesis 10:</u> <i>Convenience seeking has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.</i>	Accepted
<u>Hypothesis 11:</u> <i>Perceived usefulness of groceries online shopping has a positive</i>	Accepted

<i>impact on attitude toward groceries online purchasing.</i>	
<u>Hypothesis 12</u> : <i>Perceived ease of use of groceries online shopping has a positive impact on attitude toward groceries online purchasing.</i>	Accepted
<u>Hypothesis 13</u> : <i>Attitude toward groceries online purchasing has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.</i>	Accepted

3.3. Discussion on Findings

In the following subchapter results of the empirical analysis are compared with findings of previous studies on the issue by highlighting and interpreting the similarities or differences between them. In particular:

Technostress - The research of Sang-Joon Lee, Soo-Hyang Jin and Beom-Jin Choi about “The Influence of Technostress and Antismart on Continuous Use of Smartphones” confirm that innovativeness - the tendency to actively use the latest technologies - has a detrimental effect on techno-stress. According to this study, those who are highly inventive or willing to try new technologies have less technology stress. Those who reject new technologies experience great technostress. Fifth, technostress has a significant (negative) effect on data communication preferences and a significant (positive) effect on voice communication preferences. This finding means that consumers sensitive to technostress mainly use the phone for calling functions, regardless of other smartphone applications. From the obtained results of online survey, it is concluded that respondents more than agree that they are afraid that they may not be able to learn

new technologies added to online grocery shopping. Technostress has a negative impact on perceived usefulness of groceries online shopping.

Health Concern – According to the Ghazali, E., Soon, P. C., Mutum, D. S., and Nguyen, B. who presented research about “Health and cosmetics: Investigating consumers’ values for buying organic personal care products, confirm that today's consumers are leading healthier and more sustainable lifestyles. They make greener purchasing choices. Above mentioned study provides an integration of research findings and suggestions for future research on the purchasing behavior of organic PCP consumers. research provides valuable insights by confirming that attitude is the most important factor in predicting intention to repurchase organic PCP compared to PBC and TPB-based subjective norms. In the master thesis survey respondents think health is very important to everyone, the human body is very delicate and can be easily damaged, also they think health problems cannot be overlooked and they should care about their health. So, it is concluded that health concern has a positive impact on the perceived usefulness of groceries online shopping.

Corona fear – The research of Joana Rita Gouveia Rosa Pedroso de Lima is about the “Impact of the fear of Covid-19 on Perceptions of Physical Shopping Convenience and Consumer Behaviour in Portugal”. In the mentioned research The Portuguese reacted to the fear of the virus in the same way that people usually react to the fear of natural disasters. In detail, Portuguese with a high level of fear of Covid-19 are those who shopped the most to prepare for the pandemic (utilitarian shopping) and to divert attention from the situation they are facing (hedonic shopping). Furthermore, it is those who have the worst perception of physical shopping convenience. However, during the survey period, although the daily number of new Covid-19 cases detected in Portugal was higher than the number in March (an average of 3,413.28 new cases daily), the fear of Covid-19 among them decreased. Portuguese and people care less about the convenience of physical shopping. This may indicate that people are learning how to live with the new coronavirus. However, it could also mean that people are less strict about the precautions they already take. The fear of Covid-19 has also been shown to influence the likelihood of Portuguese people to shop for groceries online instead of going to a physical store. Some people who have changed their behavior during quarantine, such as stocking up on groceries at home and buying more groceries online, are continuing those habits. Accordingly, firms must take these changes into account and adapt their services.

In presented master thesis online survey, respondents show that they are afraid of Covid-19, it makes them uncomfortable to think about Covid-19, their hands become clammy when they think about Covid-19. The respondents are afraid of losing their life because of Covid-19, when watching news and stories about Covid-19 on social media, they become nervous or anxious. They cannot sleep because they are worrying about getting Covid-19. Respondents heart races or palpitates when they think about getting Covid-19. The mentioned answers all together confirm that corona fear has a positive impact on perceived usefulness of groceries online shopping.

Social distancing - The research of Nguyen, M.H., Armoogum, J., Nguyen Thi, B. is about “Factors Affecting the Growth of E-Shopping over the COVID-19 Era in Hanoi, Vietnam”. The mentioned research shows that COVID-19 significantly limited in-store shopping due to the massive implementation of non-pharmaceutical preventive interventions and increased online shopping as a viable alternative in many developing countries where e-commerce was relatively new to citizens. The prevalence of e-shopping for certain types of products shows that online shopping has grown substantially during and after the COVID-19 pandemic, driven by social distancing. This may reflect the argument that online shopping has a substitute relationship with in-store shopping, which is a relatively risky and inconvenient activity during social distancing.

In presented master thesis respondents agree that within the social distancing period, it is difficult for them to buy products because shops close. Within the social distancing period, it is difficult for them to buy products because these products are already sold out, also within the social distancing period, the danger of infection from the public is high. Respondents agree that within the social distancing period, going to shops increases the risk of infection significantly. So, social distancing measures have a positive impact on perceived usefulness of groceries online shopping.

Convenience seeking – Duarte P., e Silva S.C., Ferreira M.B. in the research of “How convenient is it? Delivering online shopping convenience to enhance customer satisfaction and encourage e-WOM”, confirm that consumers have gained unlimited access to information about products and companies with the strong development of the Internet, web and mobile applications, giving them a wide range of choices from where to choose products and services at highly competitive prices. Therefore, in addition to offering competitive prices, maintaining a high level of convenience in online shopping has become a strategic driver for online retailers to promote and

maintain good customer attitudes. In presented master thesis most of the respondents shop whenever they want, wherever they are, they can compare prices easily, also quickly learn more about products and they save time by not traveling to stores. The mentioned answers all together confirm that convenience seeking has a positive impact on perceived usefulness of groceries online shopping.

Perceived usefulness – The purpose of Fred D. Davis, which is about “Perceived Ease of Use, and User Acceptance of Information Technology”, was to develop and validate new measurement scales for perceived usefulness and perceived ease of use, two distinct variables that are assumed to be determinants of computer use. This effort was successful in several respects. It should be emphasized that perceived usefulness and ease of use are subjective assessments of people's performance and effort, and therefore do not necessarily reflect objective reality. In this study, beliefs are viewed as important variables that act as determinants of behavior and are not viewed as surrogate measures of objective phenomena. One of the most important findings is the relative strength of the usefulness-of-use relationship compared to the ease of use-of-use relationship. In both studies, usefulness was significantly more strongly related to use than ease of use. When examining the joint direct effect of the two variables on use in a regression analysis, this difference was even more pronounced: the benefit-use relationship remained large, while the use-use relationship declined substantially.

In the survey of presented master thesis the respondents think that purchasing groceries online would increase their productivity, purchasing groceries online would improve their performance. Online groceries purchasing would enhance their effectiveness. So, they would find online groceries purchasing useful. So, perceived usefulness of groceries online shopping has a positive impact on attitude toward groceries online purchasing.

Perceived ease of use – The research of Viswanath Venkatesh, Fred D. Davis, which is about “Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies”, confirms that there is extensive empirical evidence accumulated over a decade that perceived ease of use is significantly related to intention, both directly and indirectly through its influence on perceived usefulness (e.g., Davis et al. 1989, Venkatesh 1999). For example, Venkatesh and Davis' (1996) model conceptualized ease of use as anchored on general computer self-efficacy and adjusted to the objective usability of the system through direct behavioral experience using the target system. The present study demonstrated that the TAM2 is well maintained at three

measurement points spanning three months from pre-implementation. Perceived usefulness, subjective norm, and intention were fairly stable over this three-month horizon. In contrast, perceived ease of use was less stable over time, which we attribute to the known role of direct practical experience in shaping these beliefs (Venkatesh and Davis 1996).

In the survey of presented master thesis respondents like online purchasing of groceries and think that online purchasing of groceries is a good idea. So, perceived ease of use of groceries online shopping has a positive impact on attitude toward groceries online purchasing.

Attitude toward OB – The aim of the research of the Jorge Matute-Vallejo, Iguácel Melero-Polo, which is about “Understanding online business simulation games: the role of flow experience, perceived enjoyment and personal innovativeness” was to empirically determine the degree of acceptance of an online business simulation game in an educational context. The study used an extended technology acceptance model that includes variables such as perceived enjoyment and flow. In addition, the moderating role of students' personal innovativeness in the field of technology was analyzed. The framework was empirically tested using partial least squares on a sample of 266 students. The results reveal that perceived enjoyment is a key variable in explaining students' perceived ease of use, usefulness, and attitudes toward simulation. Ease of use is not significantly related to streaming experience. However, this relationship is moderated by personal innovativeness. Indeed, the results indicate that the higher the students' personal innovativeness, the weaker the effect of ease of use on game attitude and flow experience. The study offers relevant insights into the pedagogical use of competitive digital technologies in a university context.

In the survey of presented master thesis respondents have a positive opinion about online grocery purchasing. So, attitude toward groceries online purchasing has a positive impact on purchasing groceries online during the post-coronavirus pandemic era.

Continuance intention – The research of Norman Shaw, Brenda Eschenbrenner and Daniel Baier. “Online shopping continuance after COVID-19: A comparison of Canada, Germany and the United States” confirms that the COVID-19 pandemic has led to an increase in online shopping due to government-imposed restrictions and consumer anxiety over the potential health risks associated with in-store shopping. By the end of 2021, many health problems have been alleviated by efforts such as vaccination and reduced hospitalizations in some countries. Some governments have begun to lift restrictions and consumers have begun to return to shopping in stores, creating

the possibility that the volume of online shopping will decrease after stores reopen. However, consumers may continue to shop online more than they did before the pandemic because of their experiences during the lockdown. This study seeks to understand the factors that explain the potential for continued online shopping. The new model is built by extending ES-QUAL and adding hedonic motivation, social shopping, and health propensity as mediators. Empirical data are collected from Canada, Germany and the USA. We find that convenience and efficiency, as well as security for some women, are important factors that contribute to the utility of online shopping and, ultimately, the intention to continue shopping online. Additionally, creating an enjoyable online shopping experience adds to these ongoing intentions.

Continuation online shopping is “continued use of the Internet to search for product information and purchase after initial adoption” (Liu and Forsythe, 2010, p. 98). Based on the expectancy-confirmation model, customers will continue if they are satisfied with their experience (Bhattacharjee, 2001). The infectivity of COVID-19 has created conditions where store visits have declined due to store closures and health concerns. This has encouraged individuals to turn to online shopping as a new experience or, if they have shopped online before, perhaps to increase the variety and volume of their purchases.

Online shopping experience has also been suggested as a potential moderator. Consumers who were non-users or infrequent online shoppers before the pandemic may have decided to turn to retailer websites because they could not patronize physical stores or did not want to wait outside the store for essential products. If their online experience is deemed beneficial, they may choose to do more online shopping after the stores open. Therefore, we add the online shopping experience as a moderator.

Intention to continue online shopping may also be moderated by various socio-economic factors such as income, location, IT skills, distance to stores and household size. However, these factors were not included in this study due to the fact that the questionnaire was not too tiring for the participants, but are suggested for future research.

In the survey of presented master thesis the respondents can see themselves shopping for groceries online in the future. *They* will use online grocery shopping regularly in the future and continue to use online grocery shopping. The mentioned answers all together confirm that attitude

toward groceries online purchasing has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.

On the other hand, it is important to integrate the above-mentioned findings and master thesis's overall expertise in marketing and business. It should be noted that online businesses and companies should make the most of the post-Covid situation, these types of companies will benefit from the results of this master thesis research. Online purchasing has seen even greater success in recent years as the coronavirus pandemic swept the world and society shifted to online shopping. Businesses in developed countries have offered different means to the population for online trading, this has increased the motivation and society has switched to this form of trading as much as possible. The answers received within the framework of the master's research also indicate this. In order to succeed in post Covid-19 pandemic era, companies have to operate under intense competition in almost all areas of online business. After all, today's service industry offers such technological innovations that allow these problems to be easily solved. More specifically, the Internet, technological innovations allow companies to easily and effortlessly present their products to a wide audience of consumers and receive appropriate feedback from them.

In early 2020, e-commerce consumption almost tripled due to the Covid pandemic. After the state of emergency was declared and shops were closed across the board, it all helped to start working electronically. Society could not enjoy traditional commerce due to restrictions, lockdowns were announced in countries, people could no longer move freely, so these problems contributed to the conduct and development of commerce in this form. In 2021, the share of retail sales will increase even more, as the fact is that consumers will find it easier to enjoy commerce or other business services from home, online, easily and without any restrictions. T

he corona virus has only had a positive effect on online purchasing. Therefore, at the moment, the pandemic can be considered as a separate component of business. The demand is especially high for daily use items. such as grocery items as well as retail technical items. Implementation of this form of business provides much more convenience to the customer. They have the opportunity to compare desired products, control prices, get quick information and more.

The biggest change in the way of starting a business can be considered that any entrepreneur is given the opportunity, very easily, to create his own online store, or to register on an existing platform, and to take the process of interacting with customers to a new level through innovative technologies. The results of the survey clearly show people's opinion about the online space, electronic technologies and online purchasing continuation intention during post Covid-19 pandemic era.

I think during the pandemic, great steps have been taken to get people to switch to online purchasing. The increasing rate of online sales has reached the time of covid, this trend is growing and has a great future. It is likely that in the next few years, online purchasing will further develop and the level of satisfaction with it will increase.

The pandemic helped improve electronic ordering. The stay-at-home community had no choice but to use food delivery services. For example, during and after the pandemic in Georgia, a number of companies carried out major reforms and completely updated their website, which further simplified the process of online shopping. The main goal was that the Georgian customer would have the opportunity to use the international standard website in the existing market, where the buyer and seller could communicate with the minimum cost, in a short period of time, and get the desired result. Covid-19 have completely changed the world of business. With this, businessmen were given an incentive and push to improve their activities. Almost all types of business and e-commerce websites generate large amounts of business data to make informed decisions. Through the analysis of this data, it is quite easy for them to investigate and determine the demand and expectations of customers.

CONCLUSIONS AND RECOMMENDATIONS

The aim of the presented master's thesis was to study the impact of consumer personal characteristics (technostress, health concern) and situational factors (convenience seeking, corona fear) on the intention to continue purchasing online groceries during the post-coronavirus pandemic era. For reaching above-mentioned aim, master thesis presented the specifics of online consumer behavior during the post-coronavirus pandemic era, analyzed theories and models justifying online consumer behavior during the post-coronavirus pandemic era and investigate the factors (personal and situational) that influence consumers' intentions to continue purchasing groceries online during the post-coronavirus pandemic era.

Below are provided conclusions derived from the theoretical analysis:

1. According to research studies, fear changes consumer behavior. The fear of the virus has changed demand and supply in the global economy. A person has learned more about the digital world as a result of Corona's fear among people. According to this, many individuals continue purchasing online due to their fear of the coronavirus even it has slowed down. The majority of people shop online solely out of fear of Corona, so this fear plays a significant role in the adoption of e-commerce.
2. Georgians have moved toward e-commerce as a result of its lockdown and smart-lockdown regulations and the growing reluctance of customers to shop for essential goods outside.
3. Beliefs about having the resources and opportunities to purchase online ought to have an impact not only on intent to buy but also on actual purchasing behavior.
4. Consumers may be required to acquire new skills because online purchasing is a relatively new phenomenon. It is evident that personal innovation is connected to the trend toward online purchasing as innovative consumers are more likely to experiment with and adopt new.

Below are provided conclusions derived from the empirical analysis:

1. The findings unequivocally demonstrate what individuals think about the internet, electronic devices, and their intention to continue making purchases online in the post-COVID-19 era.

2. Health concern has a negative impact on perceived ease of use of groceries online shopping.
3. Corona fear has a positive impact on perceived usefulness of groceries online shopping.
4. Convenience seeking has a positive impact on perceived ease of use of groceries online shopping.
5. Technostress has a positive impact on perceived usefulness of groceries online shopping.
6. Technostress has a positive impact on perceived ease of use of groceries online shopping.
7. Technostress has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.
8. Health concern has a negative impact on perceived usefulness of groceries online shopping.

Recommendations based on the presented conclusions are as follows:

1. Online enterprises and businesses should take full advantage of the post-Covid environment, as the findings of this master's thesis research will be beneficial to them.
2. Since the coronavirus epidemic swept the globe and society moved to internet shopping, online purchasing has found even more success in recent years. Businesses in industrialized nations have made it easier for people to engage in online trading by providing a variety of ways; this has boosted consumer demand and led to a widespread shift in society toward this type of trade. This is also indicated by the responses that were obtained within the survey of master's thesis.
3. Other mediating variables could be examined in future studies. Future research may employ more precise scales because the social purchasing markers in our study did not overlap with one another. Our study was timed to coincide with a particular event; longitudinal research might be carried out to give a more precise image of the public's risk of contracting COVID-19 and its effect on ongoing online buying.
4. Other nations can be compared by choosing them based on whether they are classified as high-, middle-, or low-income. Policies differ from nation to nation, like as China's zero-covid policy; examining such policies can also reveal their effects. Subsequent investigations may concentrate on other socioeconomic variables and their possible impact on the persistence of online purchasing.

LIMITATIONS OF THE RESEARCH

This presented study has some kind of limitations. Data collection was a time-consuming process. Besides this, there is a lack of other research studies on this topic of convenience seeking which includes a specific scale of measuring it.

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FACTORS AFFECTING THE CONTINUATION OF PURCHASING GROCERIES ONLINE DURING THE POST-CORONAVIRUS PANDEMIC ERA

SUMMARY

78 pages (including annexes), 17 tables, 81 references.

The main purpose of this Master thesis is to analyze the impact of consumer personal characteristics and situational factors on the intention to continue purchasing online during the post-coronavirus pandemic era.

The work consists of three main parts: analysis of literature, development of the research methodology, analysis of the empirical findings. The essence of the thesis paper is presented in the introduction; thesis paper ends with conclusions and recommendations, references and annexes.

Literature analysis presents the main key consumer behaviour models. Research methodology is based on the modified Model of Technology Acceptance Model (TAM), including the factors that are relevant in the analysed situation. The purpose of this model is to determine the technology's acceptability and make necessary adjustments to ensure that users will accept it. In addition, this model explains that user acceptance is influenced by two important factors such as perceived usefulness and ease of use. This model is widely used to explain why people shop online. Data is collected via on-line survey, using convenience sampling. Research instrument (questionnaire) is developed using the scales that had appropriate reliability in the earlier studies.

Empirical analysis is performed on the basis of 500 questionnaires. Research data were analyzed through factor and reliability analysis, including Cronbach's alpha coefficient, which is an indicator of internal consistency, and independent t-test to assess significance. The results revealed that the Health Concern scale with four items ($\alpha = .843$) was found reliable. The results revealed that the Corona Fear scale with seven items ($\alpha = .902$) was found reliable. The results revealed that the Technostress scale with four items ($\alpha = .878$) was found reliable. The results revealed that the Convenience Seeking scale with five items ($\alpha = .902$) was found reliable. results revealed that the Perceived Usefulness scale with four items ($\alpha = .854$) was found reliable. The results revealed that the Perceived Ease of Use scale with four items ($\alpha = .887$) was found reliable. The results revealed that the Attitude toward OB scale with three items ($\alpha = .889$) was found reliable. The results revealed that the Continuance Intention scale with three items ($\alpha = .884$) was found reliable.

The data analysis allows confirming the strong influence of chosen determinants on the attitude and on purchase intention. It is confirmed within the study, that - Technostress has a negative impact on perceived usefulness of groceries online shopping; Health concern has a positive impact on perceived usefulness of groceries online shopping; Convenience seeking has a positive impact on perceived usefulness of groceries online shopping; Corona fear has a positive impact on perceived usefulness of groceries online shopping; Social distancing measures have a

positive impact on perceived usefulness of groceries online shopping.;Technostress has a negative impact on perceived ease of use of groceries online shopping; Convenience seeking has a positive impact on perceived ease of use of groceries online shopping; Social distancing measures have a positive impact on perceived ease of use of groceries online shopping; Technostress has a negative impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era; Convenience seeking has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era; Perceived usefulness of groceries online shopping has a positive impact on attitude toward groceries online purchasing; Perceived ease of use of groceries online shopping has a positive impact on attitude toward groceries online purchasing; Attitude toward groceries online purchasing has a positive impact on continuance intention to purchase groceries online during the post-coronavirus pandemic era.

Performed theoretical and empirical analysis allows developing conclusions and recommendations/managerial implications. Their most important element includes research-based confirmation that customers will continue to use online grocery shopping and their buying online behavior has increased compared these to the period before the coronavirus pandemic.

ANNEXES No1.

Appendix No1.

Welcome, research participants! This research aims to analyze the factors affecting the continuation of purchasing online during the post-coronavirus pandemic era. To answer to the questionnaire will take approximately 10 minutes. The survey is anonymous, and the answers will be analyzed solely for research purposes.

Thank you for your participation and input in the research!

Controlling question

1. Please indicate if you are comfortable answering the questions of the questionnaire in English:
 - a) Yes
 - b) No

Section A: Demographic information and general questions

2. Please indicate your gender:
 - a) Female
 - b) Male
 - c) Other
3. Please indicate your age in the number of years:
4. How much did you spend on average per month before the pandemic?
 - a) 0-500 Eur
 - b) 501-1000 Eur
 - c) 1001-1500 Eur
 - d) More than 1500 Eur

Section B. Below you will be provided with the questions **about the personal characteristics and situational factors** that may be important while continue purchasing online groceries during the post-covid pandemic era. Please answer each statement selecting one answer, being:

- 1 Strongly disagree
- 2 Disagree
- 3 Neither agree nor disagree
- 4 Agree
- 5 Strongly agree

Please answer below provided statements about your health concern for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	I think health is very important to everyone.					
2	The human body is very delicate and can be easily damaged.					
3	I think health problems cannot be overlooked.					
4	I think we should care about our health.					

Although the peak of COVID-19 has reduced, it still can impact your behavior. Please answer the below provided statements for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	I am most afraid of Covid-19.					
2	It makes me uncomfortable to think about Covid-19.					
3	My hands become clammy when I think about Covid-19.					
4	I am afraid of losing my life because of Covid-19.					
5	When watching news and stories about Covid-19 on social media, I become nervous or anxious.					
6	I cannot sleep because I am worrying about getting Covid-19.					
7	My heart races or palpitates when I think about getting Covid-19.					

Section C. Below you will be provided with questions **about online shopping**. Please answer each statement by selecting one answer, being:

- 1 Strongly disagree
- 2 Disagree
- 3 Neither agree nor disagree
- 4 Agree
- 5 Strongly agree.

Please answer below provided statements about your technostress related to internet purchasing behavior for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	I have more business than before using online grocery shopping.					
2	I suffer from stress owing to continuously increasing of new functions of online grocery shopping.					
3	I am afraid that not being skillful at online grocery shopping may make me behind the times.					
4	I am afraid that I may not be able to learn new technologies added to online grocery shopping.					

Please answer below provided statements about your convenience seeking related to online purchasing for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	I can shop whenever I want.					
2	I can shop wherever I am.					
3	I can compare prices easily.					
4	I can quickly learn more about products.					
5	I save time by not traveling to stores.					

Section D. Finally, the below-provided statements are related to your **online grocery shopping**. First, please answer the below-provided statements about your perceived usefulness of online grocery shopping. for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	Purchasing groceries online would increase my productivity.					

2	Purchasing groceries online would improve my performance.					
3	Online groceries purchasing would enhance my effectiveness.					
4	I would find online groceries purchasing useful.					

Please answer the below provided statements about your perceived ease of use of online grocery shopping for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	Online grocery shopping is clear and understandable.					
2	Online grocery shopping does not require a lot of my mental effort.					
3	I find online grocery shopping to be easy to use.					
4	I find it easy while online grocery shopping to do what I want to do.					

Please answer the below-provided statements about your attitude towards online grocery shopping for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree

1	I have a positive opinion about online grocery purchasing.					
2	I like online purchasing of groceries.					
3	I think that online purchasing of groceries is a good idea.					

Please answer the below provided statements about online grocery shopping continuance intention for each statement selecting one answer from “strongly disagree” to “strongly agree”:

No.	Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	I can see myself shopping for groceries online in the future.					
2	I will use online grocery shopping regularly in the future.					
3	I will continue to use online grocery shopping.					

Section E: Would you believe that your buying online behavior has increased if you compare these to the period before the coronavirus pandemic?

1. Strongly disagree
2. Disagree
3. Neither agree nor disagree
4. Agree
5. Strongly agree

ANNEXES No2.

Construct	Items	Source	Likert scale 5
Technostress	<ol style="list-style-type: none"> 1. I have more business than before using online grocery shopping. 2. I suffer from stress owing to continuously increasing of new functions of online grocery shopping. 3. I am afraid that not being skillful at using a smart phone may make me behind the times. 4. I am afraid that I may not be able to learn new technologies added to the smart phone. 	<p>Sang-Joon Lee, Soo-Hyang Jin and Beom-Jin Choi. The Influence of Technostress and Antismart on Continuous Use of Smartphones. Proceedings of the World Congress on Engineering and Computer Science 2012 Vol I WCECS 2012, October 24-26, 2012, San Francisco, USA.</p> <p>https://www.iaeng.org/publication/WCEC_S2012/WCECS2012_pp303-308.pdf</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree
Health Concern	<ol style="list-style-type: none"> 1. I think health is very important to everyone. 2. The human body is very delicate and can be easily damaged. 3. I think health problems cannot be overlooked. 4. I think we should care about our health. 	<p>Ghazali, E., Soon, P. C., Mutum, D. S., & Nguyen, B. (2017). Health and cosmetics: Investigating consumers' values for buying organic personal care products. <i>Journal of Retailing and Consumer Services</i>, 39, 154-163.</p> <p>https://doi.org/10.1016/j.jretconser.2017.08.002</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree
Corona fear	<ol style="list-style-type: none"> 1. I am most afraid of Covid-19. 2. It makes me uncomfortable to think about Covid-19. 3. My hands become clammy when I think about Covid-19. 	<p>Joana Rita Gouveia Rosa Pedroso de Lima. Impact of the fear of Covid-19 on Perceptions of Physical Shopping Convenience and Consumer Behaviour</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree

	<ol style="list-style-type: none"> 4. I am afraid of losing my life because of Covid-19. 5. When watching news and stories about Covid-19 on social media, I become nervous or anxious. 6. I cannot sleep because I am worrying about getting Covid-19. 7. My heart races or palpitates when I think about getting Covid-19 	<p>in Portugal. 2021. https://run.unl.pt/bitstream/10362/123448/1/2020-21_fall_41178_joana-lima.pdf</p>	<ol style="list-style-type: none"> 4. Agree 5. Strongly agree
Convenience seeking	<ol style="list-style-type: none"> 1. I can shop whenever I want. 2. I can shop wherever I am. 3. I can compare prices easily. 4. I can quickly learn more about products. 5. I save time by not traveling to stores. 	<p>Duarte P., e Silva S.C., Ferreira M.B. How convenient is it? Delivering online shopping convenience to enhance customer satisfaction and encourage e-WOM. <i>J. Retailing Consum. Serv.</i> 2018;44:161–169.</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree
Perceived usefulness	<ol style="list-style-type: none"> 1. Purchasing groceries online would increase my productivity. 2. Purchasing groceries online would improve my performance. 3. Online groceries purchasing would enhance my effectiveness. 4. I would find online groceries purchasing useful. 	<p>Fred D. Davis. Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. <i>Vol. 13, No. 3 (Sep., 1989)</i>. Viswanath Venkatesh and Fred D. Davis. A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. <i>Vol. 46, No. 2 (Feb., 2000)</i>.</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree

Perceived ease of use	<ol style="list-style-type: none"> 1. Online grocery shopping is clear and understandable. 2. Online grocery shopping does not require a lot of my mental effort. 3. I find online grocery shopping to be easy to use. 4. I find it easy while online grocery shopping to do what I want to do. 	<p>Viswanath Venkatesh, Fred D. Davis. A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. 2000. Management Science 46(2):186-204 DOI:10.1287/mnsc.46.2.186.11926</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree
Attitude toward OB	<ol style="list-style-type: none"> 1. I have a positive opinion about online grocery purchasing. 2. I like online purchasing of groceries. 3. I think that online purchasing of groceries is a good idea. 	<p>Jorge Matute-Vallejo, Iguácel Melero-Polo. Understanding online business simulation games: the role of flow experience, perceived enjoyment and personal innovativeness. Australasian Journal of Educational Technology, 2019, 35(3). https://ajet.org.au/index.php/AJET/article/view/3862/1551</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree
Continuance intention	<ol style="list-style-type: none"> 1. I can see myself shopping online in the future. 2. I will use online shopping regularly in the future. 3. I will continue to use online shopping. 	<p>Norman Shaw, Brenda Eschenbrenner and Daniel Baier. Online shopping continuance after COVID-19: A comparison of Canada, Germany and the United States. Journal of Retailing and Consumer Services.</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree

		2022 Nov; 69: 103100. Published online 2022 Aug 16. doi: 10.1016/j.jretconser. 2022.103100 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9379614/	
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ANNEXES No3

Table No1.

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	191	38.2	38.2	38.2
	Male	309	61.8	61.8	100.0
	Total	500	100.0	100.0	

Table No2.

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	191	38.2	38.2	38.2
	Male	309	61.8	61.8	100.0
	Total	500	100.0	100.0	

Table No3.

How much did you spend on average per month before the pandemic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	a) 0-500 Eur	139	27.8	27.8	27.8
	b) 501-1000 Eur	145	29.0	29.0	56.8
	c) 1001-1500 Eur	137	27.4	27.4	84.2
	d) More than 1500 Eur	79	15.8	15.8	100.0
	Total	500	100.0	100.0	

Table No4.

Reliability Statistics	
Cronbach's Alpha	N of Items
.843	4

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I think health is very important to everyone	11.41	7.141	.685	.799
The human body is very delicate and can be easily damaged	11.53	7.613	.720	.784
I think health problems cannot be overlooked	11.64	7.718	.687	.798
I think we should care about our health	11.67	7.618	.628	.823

Table No5.

Reliability Statistics	
Cronbach's Alpha	N of Items
.902	7

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I am most afraid of Covid-19	22.76	27.783	.673	.892
It makes me uncomfortable to think about Covid-19	22.76	27.855	.719	.886
My hands become clammy when I think about Covid-19	22.81	27.371	.741	.884

I am afraid of losing my life because of Covid-19	22.76	27.487	.752	.883
When watching news and stories about Covid-19 on social media, I become nervous or anxious	22.78	28.518	.672	.891
I cannot sleep because I am worrying about getting Covid-19	22.79	28.332	.669	.892
My heart races or palpitates when I think about getting Covid-19	22.83	26.960	.744	.883

Table No6.

Reliability Statistics

Cronbach's Alpha	N of Items
.878	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I have more business than before using online grocery shopping	11.57	7.624	.774	.829
I suffer from stress owing to continuously increasing of new functions of online grocery shopping	11.77	7.766	.780	.827
I am afraid that not being skillful at online grocery shopping may make me behind the times	11.80	8.150	.728	.848

I am afraid that I may not be able to learn new technologies added to online grocery shopping	11.97	8.127	.670	.870
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Table No7.

Reliability Statistics

Cronbach's Alpha	N of Items
.902	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I can shop whenever I want	15.52	12.438	.749	.881
I can shop wherever I am	15.54	12.718	.761	.879
I can compare prices easily	15.59	11.942	.809	.868
I can quickly learn more about products	15.58	12.473	.757	.879
I save time by not traveling to stores	15.57	12.887	.699	.892

Table No8.

Reliability Statistics

Cronbach's Alpha	N of Items
.854	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Purchasing groceries online would increase my productivity	11.64	6.558	.730	.799
Purchasing groceries online would improve my performance	11.83	6.956	.734	.798
Online groceries purchasing would enhance my effectiveness	11.92	7.204	.680	.820
I would find online groceries purchasing useful	11.98	7.260	.641	.836

Table No9.

Reliability Statistics

Cronbach's Alpha	N of Items
.887	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Online grocery shopping is clear and understandable	11.57	7.697	.776	.845
Online grocery shopping does not require a lot of my mental effort	11.57	7.532	.774	.846
I find online grocery shopping to be easy to use	11.58	7.795	.781	.844
I find it easy while online grocery shopping to do what I want to do	11.60	8.137	.679	.881

Table No10.

Reliability Statistics	
Cronbach's Alpha	N of Items
.889	3

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I have a positive opinion about online grocery purchasing	7.70	3.695	.786	.839
I like online purchasing of groceries	7.67	3.812	.820	.809
I think that online purchasing of groceries is a good idea	7.72	3.980	.743	.875

Table No11.

Reliability Statistics	
Cronbach's Alpha	N of Items
.884	3

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I can see myself shopping for groceries online in the future	7.67	3.788	.745	.860
I will use online grocery shopping regularly in the future	7.69	3.740	.832	.785

I will continue to use online grocery shopping.	7.70	3.761	.747	.859
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Table No12.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Health Concern	500	1.25	5.00	3.8535	.89121
Corona fear	500	1.29	5.00	3.7974	.87100
Technostress	500	1.25	5.00	3.9270	.91944
Convenience seeking	500	1.20	5.00	3.8900	.87292
Perceived usefulness	500	1.25	5.00	3.9480	.86083
Perceived ease of use	500	1.00	5.00	3.8595	.91326
Attitude toward OB	500	1.00	5.00	3.8487	.95220
Continuance intention	500	1.00	5.00	3.8447	.94286
Valid N (listwise)	500				