


TOWARDS A NEW MODEL OF CONSUMER PURCHASING INTENTION OF SMART PRODUCTS DURING CRISES TIMES; CASE OF COVID-19 PANDEMIC OUTBREAK :AN APPLIED STUDY ON FEMALE EMPLOYEES OF THE FACULTY OF ECONOMIC AND BUSINESS ADMINISTRATION SCIENCES

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 08 August 2022</p> <p>Accepted 11 November 2022</p>	<p>Purpose: This study aims to clear the effects of crises, disasters, and pandemics on customers' buying intentions; case of smart products during (Covid-19 pandemic outbreak). The study was applied on a sample of working women at the College of Economic and Administrative Sciences at the University of Baghdad for identifying their purchasing behavior.</p>
<p>Keywords:</p> <p>Consumer Purchasing Intention; Smart Products; Crises Times; COVID-19 Pandemic Outbreak.</p>	<p>Theoretical framework: The researcher reviewed related references and researches to crystalize theoretical frame work for completing this study.</p> <p>Design/methodology/approach: The researcher applied the analytical descriptive approach, using a random sample of female students of faculty of Economics and Business Administration Sciences; for collecting primary data; using (LIKERT's five graded questionnaire).</p>
	<p>Findings: The study findings cleared that Corona Epidemic (Covid-19) had negative effects on all economic, social, and environmental activities; in the form of complete or partial closure; there for there was a clear shortage in the supply of products and services; which minimizes satisfying the customers' effective demand of various products and services.</p> <p>Research Practical & Social implications: Final findings of this study supported other studies' findings. It is cleared that consumers changed their purchasing behavior during (Covid-19) out break; they turned to e-marketing purchasing behavior that was not widely used before the spread of the epidemic (Covid-19), and therefore there was a change in purchasing intention, in order to avoid infection. Findings cleared that it is necessary to wide applications of e-marketing during crises times in all aspects.</p> <p>Originality/value: This study didn't contain any part of any other published study of any other person, nor materials which has been accepted for possessing any scientific degree of any university.</p> <p>Doi: https://doi.org/10.26668/businessreview/2022.v7i4.e741</p>

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PARA UM NOVO MODELO DE INTENÇÃO DE COMPRA DE PRODUTOS INTELIGENTES PELOS CONSUMIDORES EM TEMPOS DE CRISE; CASO DE SURTO PANDÊMICO COVID-19: UM ESTUDO APLICADO SOBRE FUNCIONÁRIAS DA FACULDADE DE CIÊNCIAS ECONÔMICAS E DE ADMINISTRAÇÃO DE EMPRESAS

RESUMO

Objetivo: Este estudo visa esclarecer os efeitos de crises, desastres e pandemias sobre as intenções de compra dos clientes; caso de produtos inteligentes durante (surto pandêmico de Covid-19). O estudo foi aplicado em uma amostra de mulheres trabalhadoras da Faculdade de Ciências Econômicas e Administrativas da Universidade de Bagdá para identificar seu comportamento de compra.

Estrutura teórica: A pesquisadora revisou referências e pesquisas relacionadas para cristalizar o trabalho de estrutura teórica para a conclusão deste estudo.

Design/metodologia/abordagem: O pesquisador aplicou a abordagem descritiva analítica, utilizando uma amostra aleatória de estudantes do sexo feminino da Faculdade de Ciências Econômicas e de Administração de Empresas; para a coleta de dados primários; utilizando (questionário de cinco níveis do LIKERT).

Descobertas: As constatações do estudo esclareceram que a Epidemia Corona (Covid-19) teve efeitos negativos em todas as atividades econômicas, sociais e ambientais; na forma de fechamento total ou parcial; houve uma clara escassez no fornecimento de produtos e serviços; o que minimiza a satisfação da demanda efetiva dos clientes por vários produtos e serviços.

Pesquisa, implicações práticas e sociais: As conclusões finais deste estudo apoiaram as conclusões de outros estudos. Está claro que os consumidores mudaram seu comportamento de compra durante a pausa (Covid-19); eles se voltaram para o comportamento de compra de e-marketing que não era amplamente utilizado antes da propagação da epidemia (Covid-19) e, portanto, houve uma mudança na intenção de compra, a fim de evitar a infecção. Ficou claro que é necessário ampliar as aplicações do e-marketing em épocas de crise em todos os aspectos.

Originalidade/valor: Este estudo não continha nenhuma parte de qualquer outro estudo publicado de qualquer outra pessoa, nem materiais que tenham sido aceitos por possuírem qualquer grau científico de qualquer universidade.

Palavras-chave: Intenção de Compra do Consumidor, Produtos Inteligentes, Tempos de Crise, Surto Pandêmico da COVID-19.

HACIA UN NUEVO MODELO DE INTENCIÓN DE COMPRA DE LOS CONSUMIDORES DE PRODUCTOS INTELIGENTES EN TIEMPOS DE CRISIS; CASO DEL BROTE DE LA PANDEMIA DE COVID-19: UN ESTUDIO APLICADO A LAS EMPLEADAS DE LA FACULTAD DE CIENCIAS ECONÓMICAS Y EMPRESARIALES

RESUMEN

Propósito: Este estudio tiene como objetivo aclarar los efectos de las crisis, las catástrofes y las pandemias en las intenciones de compra de los clientes; caso de los productos inteligentes durante (el brote de la pandemia de Covid-19). El estudio se aplicó a una muestra de mujeres trabajadoras de la Facultad de Ciencias Económicas y Administrativas de la Universidad de Bagdad para identificar su comportamiento de compra.

Marco teórico: La investigadora revisó las referencias e investigaciones relacionadas para cristalizar el marco teórico para completar este estudio.

Diseño/metodología/enfoque: El investigador aplicó el enfoque descriptivo analítico, utilizando una muestra aleatoria de estudiantes femeninas de la facultad de Ciencias Económicas y Empresariales; para la recogida de datos primarios; utilizando (el cuestionario de cinco niveles de LIKERT).

Resultados: Los resultados del estudio aclararon que la Epidemia de Corona (Covid-19) tuvo efectos negativos en todas las actividades económicas, sociales y ambientales; en forma de cierre total o parcial; por lo que hubo una clara escasez en la oferta de productos y servicios; lo que minimiza la satisfacción de la demanda efectiva de los clientes de diversos productos y servicios.

Investigación, implicaciones prácticas y sociales: Los resultados finales de este estudio corroboran las conclusiones de otros estudios. Se ha comprobado que los consumidores cambiaron su comportamiento de compra durante la epidemia (Covid-19), y que recurrieron a un comportamiento de compra por Internet que no estaba muy extendido antes de la propagación de la epidemia (Covid-19), por lo que se produjo un cambio en la intención de compra para evitar el contagio. Los resultados aclaran que es necesario aplicar ampliamente el e-marketing en tiempos de crisis en todos los aspectos.

Originalidad/valor: Este estudio no contiene ninguna parte de ningún otro estudio publicado de otra persona, ni materiales que hayan sido aceptados para poseer algún título científico de alguna universidad.

Palabras clave: Intención de compra del consumidor, Productos inteligentes, Tiempos de crisis, Brote de pandemia COVID-19.

INTRODUCTION

General Idea of Consumer Purchasing Behavior

https://en.wikipedia.org/wiki/Consumer_behaviour

The concept of consumer behavior means; those actions taken by the consumer for purchasing a product or service. Consumer behavior is affected by feelings, desires, values, societal beliefs, and past experiences. Don't forget impacts of social variables; Family, friends, hobbies, reference groups, celebrities and opinion leaders.

Research findings showed that it is difficult to predict consumer behavior completely; however, new research approaches, in ethnography, consumer neuroscience, and machine learning, have shed light on how consumers make their decisions; the Customer Relations Department (CRD) has become the regulatory body interested in studying, analyzing and evaluating consumer behavior and urging him to buy by convincing him of the gains he will achieve as a result of the purchase.

Behavioral sciences; psychology, sociology, and anthropology have established good methods for studying, understanding, evaluating and developing consumer behavior, providing objective knowledge. By linking the behavioral sciences with the science of marketing, the theory of consumer behavior was further refined. Finally, the scholars added new tools represented in extracting images and conducting phenomenological interviews. Today, Consumer Behavior (CB) is an important marketing sub-discipline and is offered as a stand-alone unit of study at universities. (Sirgy, et.al., 2017, p. 193).

Main Steps of Consumer Purchasing Decisions

https://en.wikipedia.org/wiki/Buyer_decision_process

***Defining the problem:** In this stage, a consumer determines his need, how to satisfy it, and the necessary procedures and behaviors required for that, then do all need efforts to solve the problem.

***Data and Information Collection:** At this stage; a consumer strives to think and consult to collect the necessary data and information about needed product or service ; he –now- arrived to arrange a set of suitable alternatives to satisfy his need realistically.

***Evaluation of alternatives:** At this stage, a consumer arranges his alternatives in terms of advantages and disadvantages, prices and the level of satisfaction achieved, then places the most satisfying and enjoyable product or service at first, then the second, and so on.

***Intention to Purchase:** This intention is available after the evaluation stage of the results of available alternatives is completed, then a consumer reaches a decision to buy or not to buy, then starts to purchase needed product or service that will achieve his satisfaction level which he expected before the purchase process. [4]

***Final Evaluation:** The process of final evaluating is the actual result immediately following the use of a product or service; to check whether this is the expected quality of the product or service purchased or not?

Quality, quantity, price, and time of delivery in ordinary products and services are important to take a purchasing decision. Overall; the lower the price of products and services, the more quickly and routinely repeated purchase decisions are made. [5]

General Idea About Smart Products Purchasing Behavior

<https://blog.beaconstac.com/2020/08/smart-products->

***History of Online Shopping:** One of the earliest forms of digital commerce was the Internet Transaction Processing (OLTP) process followed by IBM which effectively developed it during the 1960s as it made it easier to process financial transactions in real time; It also happened in airline ticketing systems, as happened with American Airlines, and the computer terminals of the various travel and tourism agencies have been linked to a large IBM computer, which processes transactions at the same time and arranges them so that all travel agents can identify the same information in the same Time.[8]

Online shopping has developed in the way it is currently known, and has become an easy matter for everyone who carries a smart phone in hand; as it provides the necessary quick, information about different products on line. One of the first and most important e-stores is (Sting's album 'Ten Summoner's Tales'). Many products have achieved positive, effective performance as a result of being general products that do not require touching or feeling them in order for customers to present the actual purchase. The start was slow, and there were few shoppers online; the wealthy, especially males over the age of 30, have begun to move towards digital technologies in shopping, and it has increased significantly in the UK. [9]

***Growth in Online Shoppers:** [10] [11]. As digital sales revenue continues to grow, researchers have identified other types of online shoppers. (Rohm & Swaninathan) have identified four categories under the name "Convenient shoppers, diversity seekers, balanced

buyers, and in-store shoppers." One of the pioneers of online shopping was (Michael Aldrich, the English entrepreneur in 1979). His system worked by connecting a modified local TV set to a computer to process real-time transactions via a local phone line. He believed that (videotext), which is a modified local TV technology with an easy computer and human-based interface, is an effective communication method that can be applied globally, as well as it is participatory, and this has helped open the company's information systems that were closed and work to activate messages, publish and retrieve the information.

***Customer Purchasing Behavior in the Digital Environment** [12] [13] Using a search engine; The customer is able to identify a product of interest to him, and he can move between alternative marketers through the shopping search engine; Contact the store, which sends the product through its product marketing cart, to deliver the product to the customer's place of residence; As the vehicle arrives at the customer's premises, it is loaded with all available items; The customer can choose more of the required items at once, and this was a general attitude during the period from the first of 2020 until now due to Covid-19, and then the payment and delivery information is collected, if necessary.

***Payment and Delivery:** [14] After a product or a service selection; online marketers often use a credit card or PayPal account to achieve repayment of sales to customers, and there are some systems that enable users to create accounts and pay by alternative means, such as: Mobile billing, Bitcoin or other crypto currencies, Payment on receipt (C.O.D.), Credit card, Direct debit, Electronic money of various kinds, Gift cards, Invoice, and very popular with some markets / countries, such as Switzerland, money order, Bank Transfer / On-Payment Delivery. Some stores refuse international cards, others are accepting them.

The Impact of Crises on Consumers' Purchasing Behavior (Covid-19)

<https://www.wm-strategy.com/indonesia-mobile-phones-market-and-the-impact-of-covid-19-on-it-in-the-medium-term>

It is found that some original studies dealt with covid-19 -as a serious crisis- and its effects on consumer behavior.

***Shift in Consumer Behavior:** By examining the level of shift in purchasing behavior, it turns out that there is an 11% increase in equipment sales (coffee makers, electric kettles, etc.). Sirpa pointed out that each company has more than five people; it's damaged, and the supply chain has been damaged. For example, at the first week of May 2020, Bill Murray, CEO of NCA, explained; in a previous NCA (National Coffee Association of the USA) webinar, "Covid-19

and Outlook for US Coffee.” They lost about 90% of their sales in three to four weeks after instructions of staying at home.

***The Drop in Purchasing Power**

<https://www.pwc.com/gx/en/issues/crisis-solutions/covid-19.html>

The other key shift in consumer behavior that (Serpa) identified is a drop in purchasing power; this is due to the increase in unemployment rates; where many lost their jobs temporarily, or permanently. It turns out that people will be very hesitant to buy / spend. And that they will focus on buying large quantities in limited times to prevent infection with the Coronavirus (Covid 19), and questioned the rapid improvement of economic conditions around the world, and the return of the situation due to the decrease in the occurrence of the pandemic; Explaining that it is too early to predict.

General Idea about Smart Products' Purchasing Behavior (with Covid-19 Outbreak):6

<https://www.wm-strategy.com/indonesia-mobile-phones-market-and-the-impact-of-covid-19-on-it-in-the-medium-term>

Smart products market in our country recorded a decline of about 20% during the second quarter of 2020, and the online market share reached an all-time high of 19%. (4 Sep 2020 | In press releases | Written by Tanvi Sharma). The smartphone market decreased 9% (QoQ) in the second quarter of 2020. (Xiaomi) led the online market with a 40% share, (Vivo) led the market with a share of 21.2%, followed by (OPPO) 20.6%, and (Samsung) 19.6%.

The top five smartphone brands (Vivo, OPPO, Samsung, Xiaomi and Realme) accounted for over 90% of all smartphone sales during this second quarter of 2020. (Vivo) continues to lead the smartphone market with a share of 21.2% in the second quarter of 2020, followed by (OPPO) 20.6% and (Samsung) 19.6%. The main reason for the shine of Vivo was its implementation of a strong pricing strategy approved by the increased demand for the segment of the middle and lower classes of phones, and Vivo smartphones such as the (Y12, Y91C and Y50) have gained the leadership in penetrating the market and increasing sales. Vivo is powerful in the offline part. (OPPO) is not far behind (Vivo), having stimulated the market with its A-series smartphones.

(Tanvi Sharma) told that e-marketing using smartphone in the Middle East grew by about 35% year-on-year and 8% on a quarter-on-quarter basis during the second quarter of 2020. It had an all-time increase of 19% during the second quarter of 2020, compared to the second quarter of 2019. 9% in the second quarter of 2019. This surge is mainly due to the COVID-19 need for social distancing and innovative marketing strategies such as shopping (Via WhatsApp, e-

commerce platform Lazada) topped the chart with a 50% stake, leaving behind (Shopee) 24% and (Tokopedia) 15%. "

Commenting on the brand's performance, (Tarun Pathak) stated: "Xiaomi has emerged as the leader in online channel sales with a share of 40%. (Redmi 8A) was the top model for online channel sales, followed by (Realme 5i) series and (Redmi Note 8). Realme ranked second in online channel sales with a share of 33%. (Samsung) ranked third with a market share of 10%, and its (Galaxy A10s, A10 and A50 phones) were among the major contributors.

The Study Problem and (Questions)

The research problem is concentrated around the following question:

What are the Effects of COVID 19 on Smart products purchasing behavior in Iraq?

This main question can be divided into several sub questions, as follows:

- 2.1. What extent does Covid-19 affect smart products purchasing behavior in Iraq?
- 2.2. What are available alternatives for purchasing smart products with Covid-19 in Iraq?
- 2.3. How can digital marketing secure smart products purchasing behavior in Iraq?

The Study Objectives

- 3.1. Clearing the effects of Covid-19 on smart products purchasing behavior in Iraq.
- 3.2. Showing the available alternatives of safe smart products purchasing behaviors with Covid-19 in Iraq.
- 3.3. Evaluating digital marketing as a safe model that provides consumer's purchasing behavior of smart products.

The Study Hypotheses

- 4.1. Covid-19 has positive effects on smart products purchasing behavior in Iraq.
- 4.2. Scarcity of alternatives of safe smart product buying behaviors has positive effects on smart product buying behaviors in conditions of Covid-19 in Iraq.
- 4.3. Digital marketing model has positive effects on purchasing behavior of smart products.

The Study Variables

Independent Variables:

- *Outbreak of Covid-19 pandemic.
- *Scarcity of alternatives of safe purchasing behaviors.
- *Applying digital marketing.

Dependent variable:

*Smart products purchasing behavior.

Relationship between Variables:

Covid-19 Outbreak	=====□	Smart Products Purchasing Behavior
Scarcity of Safe Purchasing Behaviors		
Applying Digital Marketing		

The Study Importance*Scientific importance:

Adding a scientific research for supporting scientific research in this field.

*Practical significance:

Helping facilitating safe consumer purchasing behaviors in smart products in particular.

*Completion this study for promotion.

Literature Review**(Covid-19) Literature Review**

There has been a lot of research and studies related to the effects of the spread of (Covid-19) on consumer purchasing behavior. The following are some of the most important articles, and a summary of what they agreed upon in assessing the impact of the epidemic on the purchasing intention of consumers' behavior, see the following:

*Ashour HM, Elkhatib WF, Rahman MM, Elshabrawy HA. Insights into the Recent 2019 Novel Coronavirus, 2020

*Wölfel R, Corman VM, Guggemos W, Seilmaier M, Zange S, Müller MA, et al. Virological assessment of hospitalized patients with COVID-2019. Nature. 2020.

*John Hopkins University. Coronavirus COVID-19 Global Cases by the Center for System Science and Engineering (CSSE), 2020.

*Mahase E. China coronavirus: WHO declares international emergency as death toll exceeds 200. BMJ. 2020;368: m408. pmid:32005727

*Chohan UW. A Post-Coronavirus World: 7 Points of Discussion for a New Political Economy. SSRN Journal. 2020 [cited 20 Apr 2020].

*Despin T. Knock-on Effects Of COVID-19 On Consumer Behavior And How Businesses Can Prepare For Them. In: Entrepreneur 2020.

*Cannito L, Anzani S, Bortolotti A, Palumbo R, Ceccato I, Di Crosta A, et al. Temporal Discounting of Money and Face Masks During the COVID-19 Pandemic: The Role of Hoarding Level. *Front Psychol.* 2021.

Main findings: Many stores have been affected by panic and dangerous crowding, which confused the stores, and there was a large deficit, and disruption in supply chains, which led to a decrease in pedestrian movement to restaurants and cafes by 90% in Latin America, and 75 % in East By March 2020. The reason is due to the negative shift in the behavior of customers towards visiting restaurants and cafes; As a result of the spread of the Corona epidemic, which caused people to fear infection and to stay at home.

General stores and restaurants are reinventing themselves by transforming their business models to adapt to the realities of government restrictions, leading to online customer orders. In the beginning, this resulted in a significant decrease in the sales of all of these establishments, but the tendency of individuals to request their delivery needs; Through smart phones, and websites, it led to an increase in sales from early July 2020 onwards, and perhaps this is what reinforced the positive behavior of customers towards buying smart phones and introducing the Internet as a necessity to avoid the spread of the virus.

Literature Review Conclusion: Reviewing previous studies cleared that disasters, crises, and crises have a real impact on customers behavior towards purchasing certain products related to those crises and disasters. It is cleared that the spread of the (Covid-19) was the cause of the collapse in demand and the shift of the intention to buy to all industries; especially the food and entertainment industries. Since the conditions of the epidemic required not crowding and spacing and requesting delivery needs.

The acquisition of smart phones and laptops was necessary to review websites, evaluate product images and data, and request products and services from those sites that achieved more convincing for the customer to urge him to buy from them. Thus, the epidemic has negatively affected all products; while it positively affected sales of smart devices. Referred to (smart phones and laptops in particular), (See references from: 15 - 21)

What distinguishes this study? This study is characterized by being perhaps the first of its kind in Iraq regarding the shift in purchasing intention as a result of crises or epidemics. Hence, this study may open a wide door for more future studies in the field of crisis and disaster management

The Study Methodology

The Study Field & Sample: The study field consisted of female employees of the Faculty of economic and Business Administration; they were seen as house keeper that used to purchase house consuming products and services. The study sample is 48 women; total number of female employees.

The Study Method: Descriptive analytical method is applied to complete the study. This method understands and analyzes the phenomenon purely, understand its behaviors, results and gives support and improvement to positive sides, discuss negatives, and offer suitable solutions to correct these negatives.

Data Collection Method

***Secondary Data:** Collection of secondary data was done through reviewing books, pamphlets, articles, websites, research and previous studies on the study subject, these tools helped the researcher formulate the study problem, objectives, hypotheses, and crystallize the study variables.

***Primary Data:** Primary data was collected using (LIKERT)'s questionnaire; as this questionnaire is widely used in human and social sciences researches.

Data Analysis: The researcher implemented (SPSS Pc) statistical group for measuring correlation coefficient, mean, and standard deviation, for evaluating correlation between measured factors, and student attitudes about the effect of Covid-19 effects on purchasing behavior of smart products.

Stability & Reliability: Seeking achieving stability and reliability; the researcher formulated 20 different and cooperated statements to cover the topic, and take a big random sample (about 60%) of Business Administration Department so as to secure stability and reliability.

Research Findings

This is a summary of the findings of the applied study clearing standards of correlation coefficient, arithmetic means, and SD of the study variables, then evaluating students' attitudes regarding dealing purchasing behavior of smart products during the Corona epidemic (Covid-19).

Table No. (1)

Correlation matrix between variables showing e-marketing effectiveness on e-marketing intentions.

S	M%	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	72	.03	.04																			
2	72	.03	.04	.04																		
3	72	.04	.04	.03	.04																	
4	73	.04	.04	.04	.03	.03																
5	73	.04	.04	.04	.04	.04	.04															
6	74	.03	.04	.04	.04	.04	.05	.03														
7	73	.03	.04	.04	.03	.04	.06	.04	.04													
8	73	.03	.03	.04	.03	.04	.07	.04	.04	.04												
9	71	.03	.04	.04	.02	.04	.04	.04	.04	.04	.04											
10	72	.03	.03	.04	.03	.03	.04	.03	.04	.04	.03	.03										
11	73	.03	.04	.05	.04	.05	.04	.04	.03	.04	.04	.03	.04									
12	74	.04	.04	.04	.05	.04	.03	.03	.04	.03	.03	.03	.02	.04								
13	73	.03	.04	.04	.04	.04	.03	.04	.04	.04	.04	.04	.03	.03	.04							
14	73	.04	.04	.04	.05	.04	.04	.04	.04	.04	.03	.02	.04	.03	.04	.04						
15	73	.04	.04	.04	.05	.04	.04	.04	.04	.04	.02	.03	.04	.05	.04	.04	.03					
16	73	.03	.04	.03	.05	.04	.04	.04	.04	.04	.03	.03	.03	.04	.02	.03	.04	.03				
17	72	.03	.04	.05	.04	.04	.04	.03	.04	.04	.03	.03	.03	.03	.03	.03	.04	.03	.03			
18	72	.03	.04	.04	.03	.04	.04	.04	.03	.04	.03	.03	.03	.02	.03	.03	.04	.03	.04	.04		
19	71	.03	.04	.04	.04	.05	.04	.04	.04	.04	.03	.01	.05	.02	.04	.04	.03	.03	.03	.03	.03	
20	73	.03	.04	.03	.05	.04	.04	.04	.04	.04	.03	.03	.03	.04	.02	.03	.04	.03	.04	.03	.03	.04
N	73	.03	.04	.04	.04	.04	.04	.04	.04	.04	.03	.03	.04	.02	.04	.03	.04	.03	.04	.03	.03	.04

S= statement No. , M= mean/ SD=Standard Deviation, trust Standard>0.95 / SD<0.05

Table No. Shows the following:

This table cleared good correlation relationships between the study variables as a whole, as it became clear that all people knew this bad effects of the seriousness of the epidemic, the speed of spread in the absence of interest in taking precautionary measures, and participation in crowding, especially with the absence of a guaranteed effective and immediate drug. It became clear that the research vocabulary links well between social distancing, wearing masks, gloves, and sterilization, and reducing the severity of the epidemic, as the score is very close and clearly interrelated.

High correlations were also shown between the variables of the study with regard to the need to purify all shopping malls, corridors, and carts marketed for consumer products.

It also turned out that the spread of the epidemic had two effects:

The first effect is negative with regard to the purchase of house consuming products in particular.

The second effect is positive on increasing sales of smart electronic devices; such as smart phones and laptops, as they were used and facilitate e-communication with stores to facilitate customers' purchasing behavior of consumer products and their delivery to homes. There was also a high correlation between the variables represented in benefiting from electronic purchase to order large quantities; but created negative effects; as it decreases products supply in the market for all customers.

Under the circumstances of that hardship; customers benefited from e-marketing to purchase their consuming products in general, achieving security, saving time, effort and money. Hence, strong relationships have become clear between the increase in the spread of digital technologies and the increase in the customers' attitudes towards electronic shopping, because there are tangible benefits for all parties of the marketing parties. These findings results were achieved at a standard of confidence (> 0.95).

Table No. (2)

Mean SD matrix evaluating ladies' attitudes about impacts of the Corona epidemic on purchasing house needs, according to ladies' demographic variables.

S. No.	M. %	SD %	Age %			Education %			Residence %	
			- 30	-/45	45+	L	M	H	Urban	Rural
1	72	.03	73	72	71	70	72	74	74	70
2	72	.03	74	72	70	71	73	72	73	70
3	72	.04	73	73	72	70	73	73	73	71
4	73	.04	74	73	72	71	73	72	73	72
5	73	.04	74	73	72	71	73	72	74	72
6	74	.03	75	74	73	71	74	74	75	73
N	73	.04	74	73	71	71	73	73	73	72

S. No= statement number, M= mean. SD= standard deviation, L=lower education, M=medium education, H=higher education. Findings were achieved @trust standard $> 95\%$, & SD $< .05$

Table No. Two showed the following findings:

Regarding evaluating the attitudes of working women in the Faculty of Economics and Business Administration sciences about the impacts of Corona epidemic on managing household consumer needs; positive attitudes have become clear at a good level. Researched women cleared that purchasing their needs during the epidemic and its dangers needs to take

the necessary precautionary measures against it; it is necessary to achieve separation, wearing masks, and gloves, etc.

The general mean scored (73 %), the standard deviation (0.04), sub-arithmetic means moved from (71%) to (73%), These attitudes were opposite according to the level of education, and in favor of the urban population compared to the rural population, due to the increase in awareness of the urban population compared to the countryside. There were no significant statistical differences between the sample members according to their demographic variables. Findings were achieved at trust standard (> 0.95).

Table No. (3)

Mean SD matrix evaluating ladies' attitudes about impacts of Covid-19 effects on retail stores selling consumer products, according to ladies' demographic variables.

S. No.	M. %	SD %	Age %			Education %			Residence %	
			- 30	-/45	45+	L	M	H	Urban	Rural
7	73	.03	73	73	72	72	73	74	74	71
8	73	.03	74	73	71	72	73	73	73	70
9	71	.03	73	71	70	70	71	73	72	70
10	72	.03	74	72	71	71	72	73	73	71
11	73	.03	74	73	71	71	73	74	74	72
N	72	.03	74	72	71	71	72	73	73	71

S. No= statement number, M= mean. SD= standard deviation, L=lower education, M=medium education, H=higher education. Findings were achieved @trust standard $> 95\%$, & $SD < .05$

Table No (3) showed the following:

Findings showed high supportive attitudes, reflecting the negative effects of the Corona epidemic (Covid-19), which reflects the collapse of retail market sales of consumer products required for families and homes. Respondents indicated that the spread of the epidemic led to the partial or complete closure of many stores and minimizes stores' customers. Respondents confirmed that stores should deal with customers remotely, and to deliver orders to homes (delivery) to prevent crowding, in order to avoid the spread of infection.

The general arithmetic mean scored (72%), sub-arithmetic means moved between (71%) and (74%), at a standard deviation level (03%), and there were no significant differences between the groups of the respondents according to their demographic variables. Finding scored at trust standard (> 0.95).

Table No. (4)

Mean SD matrix evaluating students' satisfaction about dealing with e-marketing channels', according to students' demographic variables

S. No.	M. %	SD %	Age %			Education %			Residence %	
			- 30	-/45	45+	L	M	H	Urban	Rural
12	74	.04	75	74	72	72	74	75	75	72
13	73	.03	74	72	72	72	73	74	74	73
14	73	.04	74	74	72	72	73	74	75	71
15	73	.04	73	73	72	71	72	74	73	72
16	73	.03	74	73	71	71	73	74	73	73
17	72	.03	73	73	71	72	73	73	74	70
18	72	.03	73	73	71	71	72	73	73	71
19	71	.03	72	72	70	70	70	72	72	70
20	73	.03	74	73	72	72	73	74	73	73
N	73	.03	74	73	71	71	73	73	73	72

S. No= statement number, M= mean. SD= standard deviation, L=lower education, M=medium education, H=higher education. Findings were achieved @trust standard > 95%, & SD < .05

Table No (4) showed the following:

This table showed the effects of (COVID-19) on consumers' buying behavior. Customers showed positivity supporting attitudes about their deep fear as a result of what was published about the seriousness of the epidemic and its spread throughout the country. It also became clear that customers (women in question) were terrified by the daily reports that were published about the increasing numbers of wounded and dead on news websites.

On the other hand, the women in question showed that consumers - indeed - are striving to buy large quantities of consumer household needs, to keep them in coolers, in order to reduce going to stores for fear of injury.

The women in question also showed that the desire to buy through websites and home delivery has increased in an unprecedented way, and hence; the demand for smart electronic products (smart phones, laptops), and the introduction of the Internet to facilitate ordering products via the Internet, and thus (Covid-19) has a positive impact on the sales of smart electronic products referred to in this study, with the aim of facilitating purchasing household needs via the Internet; While the epidemic had a negative impact on traditional shopping operations. Customers have shown positive attitudes that show a satisfied and happy psychological state regarding the speed of response of electronic stores to home delivery.

Women in question showed good attitudes clearing that the new generations (Z generation) achieved high support to purchase all needs via the Internet, which has achieved additional support for the purchase of smart phones and laptops, and the introduction of Internet networks; This was one of the positive effects of the spread of Corona (Covid-19), especially

because of the simplicity and ease of purchasing using digital technology, saving money, efforts, and being available 24 hours a day.

Thus, it can be concluded that the application of digital technology is effective and beneficial to all stakeholders in the market; as customers under study make it clear that they will not back down from buying through digital sites regardless of the circumstances and repercussions of (Covid-19).

These findings were achieved at general mean (73%) while the sub-arithmetic means moved between (71%) and (73%), and standard deviation (03 %). No significant differences appeared between the groups of the respondents according to their demographic variables. These findings were achieved at standard of significance (> 0.95).

The Study Conclusion and Recommendations

Conclusion

Review the study findings clears that that digital technology, and the consequent e-marketing applications, have clearly become a distinctive feature of the world as a whole during the last two years of this century; The trend towards practicing e-marketing is increasing day by day.

Negative consequences of the Corona epidemic (Covid-19) have also been revealed on all aspects of human activity; As various economic and social activities suffered from a complete or partial halt during the years 2020 and 2021; that led to a lack of supply of consumer products and services; housewives suffered greatly in purchasing their consuming needs, due to fear of infection, that complete or partial closure which causes lack of supply.

In addition to the negative effects of the epidemic, some positive effects have been achieved, which is represented in the transformation of the intention of purchasing into electronic marketing, which was positively reflected on increasing smart electronic products sales. Products such as smart phones and laptops, introduction of Internet networks achieved reasonable sales to help providing household needs via the Internet, in order to avoid the negative effects of Corona (Covid-19). Therefore some problems and difficulties facing humans may have some positive feature.

Recommendations

The researcher recommends some proposals that he believes are important in developing e-marketing, and directing the intention of purchasing towards compatibility with the latest

developments; especially in the circumstances of crises, disasters and epidemics; As in the (Covid-19) epidemic, the most important recommendations are:

1. The necessity of implementing all precautionary measures recommended by government and medical institutions, in order to preserve the health of citizens; workers, and consumers, in order to prevent the spread of diseases and epidemics in society. Among those precautionary measures are; Constant sterilization, wearing gloves, working and shopping from home online.
2. The necessity of implementing fundamental changes in the way workers work, whose work is inevitable within the buildings of institutions, so that work shifts (from 4 to 6 work shifts), to reduce the dangerous time that workers meet at work, according to the conditions of each institution, and work 24 hours in customer service, to meet their needs.
3. Strive to activate the performance of electronic stores, convince traditional stores of the need to shift towards the e-marketing approach, and engage in the developments and necessities of new lifestyles.
4. Cooperation between government and private institutions to facilitate and provide electronic products, applications and procedures necessary to activate electronic marketing for the benefit of all parties; As e-marketing applications save time, effort, money, reduce crowding, noise, waste, and excessive energy consumption; In order to achieve the overall goals of institutions, consumers, the local community, and the country as a whole.
5. The necessity of having a deep strategic vision for the digital future; Where many specialists fear the negative effects of digital technology on future employment opportunities in the field of service activities in various institutions, where the tendency of institutions as a whole to adopt electronic promotion, display products on the Internet, while providing opportunities for vision and experimentation, and browsing the assortment, which will weaken opportunities Traditional marketing, in favor of digital e-marketing.
6. The necessity of reducing work shift periods so that the shift is (4 hours) and there are (6 work shifts), which provides additional opportunities for employment; Otherwise, the consequences will be serious for those who do not find a job in the future.

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Appendix: =====

Questionnaire used in collecting primary data from customers:

Section One: Demographic Variables:

1. Gender: all of them are women.
2. Age: - 30 (----), - 45 (----), 45 + (----).
3. Education: Lower (----), medium (----), Higher (----).
4. Residence: Rural (-----), urban (-----).

Section Two: Questionnaire statements:

Please kindly choose the suitable answer expressing your opinion about the following statements, Choose from: (5, 4, 3, 2, 1); the higher the marked number; the higher the agreement.

Statements	5	4	3	2	1
<u>A. Knowledge of COVID-19</u>					
1. I know this epidemic is dangerous and deadly.					
2. This epidemic spreads rapidly in the event of contact and convergence; without no effective treatment.					
3. Spacing is a good way to prevent the spread of an epidemic.					
4. Wearing masks is necessary to prevent the spread of the epidemic.					
5. Gloves are a good way to avoid contaminating the products in the shop.					
6. Disinfection and sterilization of shops, corridors and transport vehicles is necessary periodically.					
<u>B. Covid-19 results for retail establishments selling consumer products:</u>					
7. The spread of the epidemic has resulted in many stores partially or completely shutting down and losing customers.					
8. It is wise to deal with customers remotely.					
9. The rapid spread of the epidemic led to a significant collapse in sales and profits in stores.					
10. The stores did not find a solution to remain in the market, even partially, except through working remotely.					
11. Many stores deliver orders to homes to prevent overcrowding.					
<u>C. Covid-19 Results on Consumer Purchasing Behavior:</u>					
12. Consumers were in a state of panic and anxiety due to what was published about the seriousness of the epidemic and its spread in Indonesia.					
13. People are more afraid that news websites are publishing daily reports with increasing numbers of injured and dead.					
14. I know that many consumers buy large quantities to reduce the number of purchases for fear of infection.					
15. The urge to buy across websites increased.					
16. The willingness of electronic stores to deliver home orders was a good psychological boost for consumers.					
17. The general trend of new generations has become the digital purchase of all their consumer needs.					
18. Buying via digital technology is easy, simple, inexpensive and safe.					
19. The application of digital technology is an effective method that benefits all market stakeholders.					
20. Personally, I will not hold back from buying through digital sites regardless of the circumstances and repercussions of Covid-19.					