



**The Effect of Government Responses on Consumer Behavior During The COVID-19
Pandemic: The Case of the Grocery Industry in Kuwait**

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Abstract

This is academic research that seeks to analyze and investigate the impact of the COVID-19 pandemic on consumer behaviour in Kuwait's grocery industry. The Coronavirus pandemic has caused massive panic among the people. The Kuwait government has taken several restrictions to protect its citizens from the Coronavirus, which resulted in locking down all the public and private sectors, including; universities, schools, malls, restaurants, and entertainment centres. This research aims to examine the effect of Kuwait government responses on consumer behavior during the COVID-19 pandemic. A mixed-method approach was used in this research, quantitative phase and qualitative phase. In the quantitative phase, a questionnaire has been spread online between August 27, 2020, to September 01, 2020; a total of 512 samples was collected from the participants in the survey. In the qualitative phase, semi-structured interviews were conducted with the top management of the grocery's stores. Interviewed seven persons at the governmental and private groceries from different designations' level to know the point of view of the retail management about the impact on the consumer behavior in Kuwait.

After the WHO declared COVID-19 a pandemic, the government rushed to place public health and economic measures to protect citizens from the effective COVID-19. Global governments' response to disasters has become an essential factor in determining natural calamities' long and short-term implications. This study has discussed several theories such as the reasoned action theory, Maslow's Motivational Theory, Impulse Buying Theory, Engel Kollat Blackwell Theory, and Kotler Framework to understand consumer behaviour. The methodologies used to analyze the credibility include the first-order construct. Additionally, the average variance extracted and composite reliability is effective strategies for determining the data's internal consistency. Government responses in Kuwait had different impacts on the behaviour of consumers in the grocery industry. A result indicated a significant relationship between the government responses and consumer behaviour during the COVID-19 pandemic. The interventions had the most acute effects on the motivation of consumers to purchase or avoid specific goods.

Keywords: Kuwait; Government Responses; Regulations; Consumer Behavior; Spending Patterns; Coronavirus; COVID-19; Pandemic; Crisis; Online; Grocery Industry; Questionnaire; Interview.

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List of Abbreviations

COVID-19	Coronavirus Disease of 2019
WHO	World Health Organization
ATM	Automated Teller Machine
GCC	Gulf Cooperation Council
TRA	Theory of Reasoned Action
MMT	Maslow's Motivational Theory
IBT	Impulse Buying Theory
EKB	Engel Kollat Blackwell Theory
ABC	Affect Behaviour Cognition
SMEs	Small and Medium Enterprise
LTV	Loan-To-Value
PLS	Partial Least Square
PLS - SEM	Partial Least Squares – Structural Equation Modelling
AVE	Average Variance Extracted
VIF	Variance Inflation Factor
NFI	Normal Fit Index

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1. Chapter One – Introduction

1.1. An Overview

This academic research investigates and analyses the impact of Kuwait government responses on consumer behavior during the COVID-19 pandemic. The study will explore how these measures have impacted the psychological factors of consumer behaviour by distributing a questionnaire to the population in Kuwait and conducting seven interviews with the management of the grocery's stores to have a comprehensive resultant from the consumers and the retail management. The massive development of human civilization has highlighted a series of crises caused by natural phenomena like pandemics, cataclysms, which have led to several economic concerns, and appeared in society's changes (Jarus, 2020). Human history has registered many epidemics; some of these diseases are cholera, bubonic plague, smallpox, Ebola, HIV, and COVID-19 pandemic. In this matter, Faust (2020) speculates epidemics' consequences from several perspectives, social, political, and cultural, and predicts a modification of the actual human society, leading to another development level. In the whole countries, the communities have been affected by pandemics, which resulted in a demographic reduction, and food safety problems have occurred. Therefore, that has led to some movements and new restrictions by governments around the world. They aimed to prevent the spread of infection of COVID-19 by making people stay at home, and many businesses had shut down due to the restrictions.

As countries develop better social, political, religious, and economic frameworks, global governments' response to disasters has become an essential factor in determining natural calamities' long and short-term implications. In nations where state agencies are weak or unstable, catastrophes such as floods, fires, droughts, and diseases directly affect citizens' economy and social lives. In contrast, most modern governments provide vital protection to their citizens. Consequently, citizens only experience the secondary effects of natural calamities. For instance, by putting measures to control Kuwait's value, the government strives to protect its businesses from internal and external economic instabilities.

Additionally, by quickly responding to natural disasters, Kuwait ensures that its citizens can access essential services and continue to lead normal lives during or after calamities. Therefore, the best approach to understanding the implications of the current COVID-19 pandemic on consumer behaviour is to analyse the resultant government responses. In Kuwait, the measures to address COVID-19 will determine consumer attitudes, motivation, perception, and learning.

1.2. The Relevance of this Thesis to Kuwait

Kuwait sits along the Arabian Gulf and shares its borders with two countries; Saudi Arabia on the south and Iraq on the north. Kuwait has nine islands; eight of them are unpopulated. The population growth of Kuwait is increasing by approximately 3% as an average per year. This means if this growth rate continues, the population rate might reach 5.9 million by 2050 (World Population Review, 2020). More than half of Kuwait's population are expatriates due to a lack of many resources in the public and private sectors. Besides, the average annual salary in Kuwait is KWD 20952 (World Bank, 2019). Arab Times (2019), for decades, Kuwait has been one of the popular destinations for expatriate workforces.

As per the Public Authority for Civil Information, the below schedule shows the details of the population of Kuwait as of July 2020:

Kuwait Population - July 2020

Kuwaiti			Non-Kuwaiti			Total		Total
Male	Female	Total	Male	Female	Total	Male	Female	
700,742	731,303	1,432,045	2,303,549	1,040,813	3,344,362	3,004,291	1,772,116	4,776,407

Table: 1. 1. Kuwait Population

1.3. Problem Definition

As the scourge of COVID-19 continues to ravage countries worldwide, several governments have placed restrictive measures to limit physical interactions, hence, curbing the spread of the virus. Against these interventions' backdrop, Kuwait's government imposed a 16-hour lockdown at the beginning of the pandemic, which resulted in the closure of most businesses in the country

(Reuters,2020). A study conducted by PR Newswire (2020) revealed that more than 45% of the country's businesses had shut down. That means the businesses owners had to pay their employees' salaries, the rent of their business's locations, and monthly instalments of the loans. However, 26% of them are on the verge of collapse due to the revenue decrease by 80%.

Additionally, the restriction on border movement has also created food insecurity (Relief Web, 2020). With the Kuwaiti business's closure, the delivery and access of goods and services to the consumer have been impacted. Furthermore, as the economy suffers this pandemic's impact, some individual consumers' disposable income has fallen. According to Arafat et al. (2020), such pandemics' drastic socio-economic cause may result in panic buying and radical consumption patterns. Subsequently, Wilkens (2020) maintained that the perception of scarcity caused by such disaster is likely to inspire hoarding behaviours among consumers. They strive to keep as much as possible of what is available. These studies point out a potential shift in consumption patterns and behaviour.

On the other hand, some scholars believe that the COVID-19 pandemic and its resultant policy changes will significantly shift towards sustainable consumption. Cohen (2020) contends that the Coronavirus pandemic has marked the onset of sustainable consumption. The author argues that the sharp drop at the supply end and the reduced disposable income can create a significant social change, making people more conscious of sustainability in their consumption behaviours. Conversely, Chen, Qian, and Wen (2020) posit that the pandemic has also resulted in the shift from offline consumption to online buying. Hobbs (2020) maintains that, while grocery products' supply side has plunged, several countries have been major demand-side shocks, which imply drastic changes in consumption patterns. Based on the existing literature, there is no consensus on how government measures to address the COVID-19 pandemic affect consumer psychology, behaviours, and habits in the grocery industry.

Although most public-health related measures may have negatively affected the access, purchase, and affordability of grocery products, some government measures may have increased such buying. For instance, lower discount rates and relaxation of borrowing requirements may have allowed more small businesses and households to access loans. Moreover, increasing the

financing limit, lowering risk weight, and reducing capital adequacy may have increased the cash flow, boosting grocery purchases. Other economic policies that protected consumers and businesses in Kuwait included increasing the 2020/2021 budget, higher limits of contactless payments and ATM charges suspension.

While scholars believe that this disaster's effect is temporary, which results from the panic, others believe that it may result in a permanent social shift by negatively affecting the buying power and the supply line. Global and local responses to the COVID-19 have caused significant shocks in the grocery industry. The buying power is affected by the economic windfall that the country has faced since the beginning of the pandemic. For example, Kuwait relies heavily on oil prices that have plummeted in response to the COVID-19 reduction in global industrial and commercial activities (KPMG, 2020a). By April 2020, the oil prices had already dropped by 70%, resulting in a significant decline in its revenue (KPMG, 2020b). This drop has affected both the private and the public sectors of the economy. At the private levels, several businesses have closed, rendering many unemployed. Even among those that are still operational, there has been a massive decline in their financial performance.

With this massive drop in the bottom line, the Kuwaiti government has responded by amending the labour law (Zawya, 2020). The new changes have enabled the business, which has been adversely affected by the pandemic, cut employee salaries, provided unpaid leaves, and even lay off others (Salama, 2020). Similarly, in the public sector, some employees on a contract basis have lost their jobs, while others have experienced pay cuts with limited access to overtime. With such losses in employment and a reduction in some employees' salaries, some consumers' purchasing power of essential products such as groceries has equally declined. As the purchasing power reduces, the grocery industry's supply side is similarly under a significant shock. Kuwait, like the al GCC region, relies heavily on food imported from other countries. However, with the pandemic, the government has restricted movement across the borders. According to Glauber, Laborde, Martin, and Vos (2020), the international trade restrictions caused by the Coronavirus have posed a significant threat to food security, hence the entire grocery industry. With over 90% of grocery products imported, the Gulf countries are still uncertain of how this will affect the industry in the long run – whether it is a culmination of another food crisis. (The Times, 2020).

The general public is aware of the growing threat to Kuwait's food supply. Based on some studies, the possible impact will be panic buying coupled with hoarding. Therefore, it is not clear how the consumers will balance the supply shortage and the decline in purchasing powers. Understanding this response is imperative for decision-making among the major players in the grocery industry. They need to understand how consumer behaviour and pattern will change and whether such changes will be permanent or temporary. Such findings will be crucial in decision-making for both grocery industry players and the government. For this reason, it is imperative to undertake a result in establishing how the pandemic has and will affect the consumers' behaviours and patterns in Kuwait.

Understanding consumer behaviour changes during this COVID-19 period requires a clear conceptualization of government regulations' implications. After the World Health Organization declared Coronavirus a global pandemic, the Kuwait government placed various measures to curb the virus's spread. The bold COVID-19 mitigation measures that the government put in place included border restrictions, limitation of movement, curfews, closure of some public services, grounding commercial planes, and shutting down businesses like restaurants. The state acknowledged that these COVID-19 related policies would have adverse implications on food security and businesses. Consequently, it developed additional measures to protect local ventures and vulnerable households and ensure that citizens continued access to essential goods and services. Therefore, while the primary aim of government initiatives was to reduce the spread of COVID-19, some measures sought to protect businesses and vulnerable households from the local and global implications of COVID-19. The resultant state policies have had both intended and unintended social and economic effects. For instance, the significant changes in demand, supply, and purchase of goods resulted from the state's initiatives. Perhaps the only consumers who felt the direct implications of the virus were those that got sick or those whose close relatives or family members contracted the disease. Overall, since government regulations have been the primary factor in shaping consumers' psychology during the pandemic, it is critical to understand their implications on Kuwait's grocery industry.

However, the Kuwait government's initiatives have not had a direct and readily determinable effect on consumers. While some measures such as the closure of businesses have raised the demand for groceries by increasing the number of people at home, others such as movement restrictions have reduced the supply of goods by negatively affecting supply chains. Also, since Kuwait is an oil-based nation, the reduction in oil prices due to COVID-19 may have lower disposable income, consequently limiting some individuals' ability to afford groceries. However, by importing groceries and providing them to citizens at subsidized prices, the state may have cushioned low-income households from higher grocery prices or shortages. Therefore, due to the complex effects of policies, it will take a rigorous analysis of consumer behaviour and a deep understanding of Kuwait's COVID-19 regulations to conceptualize how government initiatives have affected consumer behaviour in the Kuwait grocery industry.

1.4. Research Objectives

This research will be carried out pivoted on the following overall main and objectives:

1.4.1. Research Overall Aim

This research aims to examine the effect of Kuwait government responses on consumer behavior during the COVID-19 pandemic. Analysing these effects is essential as it aids in a better comprehension of how the epidemic has affected individuals' purchase power. Further, the analysis enhances an in-depth understanding of how social, personal, psychological, and economic factors have influenced consumer behaviour. Also, the evaluation aids in examining the possible strategies that the grocery industry can adapt to meet the new consumer behaviour patterns.

1.4.2. Research Objectives:

The following objectives are established to achieve the research aim:

- To investigate the impact of government responses during the spread of COVID-19 on consumers' motivations in the Kuwaiti grocery industry.
- To investigate the impact of government responses during the spread of COVID-19 on consumers' perceptions in the Kuwaiti grocery industry.
- To investigate the impact of government responses during the spread of COVID-19 on consumers' learning in the Kuwaiti grocery industry.

- To investigate the impact of government responses during the spread of COVID-19 on consumers' attitudes in the Kuwaiti grocery industry.
- To find out more factors of psychological factors of consumer behaviour may be affected by government responses in the Kuwait grocery industry.
- To develop a conceptual framework that can be applied in addressing the impact of government responses during the spread of COVID-19 on consumer behaviour's psychological factors in Kuwaiti's grocery industry.

1.5. Research Questions

In order to achieve the objectives previously presented, three research questions have been developed:

1.5.1. Major Research Question:

- To what extent the government responses during the spread of COVID-19 affect psychological factors of consumer behaviour in the Kuwaiti grocery industry?

1.5.2. Minor Research Questions:

- What is the impact of government responses during the spread of COVID-19 on consumers' motivations in the Kuwaiti grocery industry?
- What is the impact of government responses during the spread of COVID-19 on consumers' perceptions in the Kuwaiti grocery industry?
- What is the impact of government responses during the spread of COVID-19 on consumers' learning in the Kuwaiti grocery industry?
- What is the impact of government responses during the spread of COVID-19 on consumers' attitudes in the Kuwaiti grocery industry?

1.6. Research Methodology

In phase one of the research, the approach is deductive. A deductive approach makes use of quantitative design (Saunders et al., 2017). In phase one (quantitative), an omnibus survey has been conducted to collect a large sample of general population respondents in Kuwait. The target population from 20 years and above. The collection of data has been collected through a

questionnaire that has been disseminated to the population in Kuwait via social media applications like WhatsApp and Twitter. In contrast, the inductive research approach was used in the second phase, a qualitative part. In phase two, semi-structured interviews were conducted with the management of the grocery's stores.

1.7. Thesis Structure

This thesis comprises five chapters; the current chapter includes the introduction, problem statement, research objectives, research questions, and research methodology. Chapter two provides the literature review of consumer behavior definitions, consumer behavior theories, factors influencing consumer behavior, grocery industry strategies during the crisis, and consumer behavior in a time of COVID-19 pandemic. The final conceptual framework will be at the end of the study. Additionally, chapter two provides a detailed discussion of the psychological factors that affect consumer behavior. It recognizes learning, attitude, motivation, and perception as the primary psychological aspects that influence consumption.

Moreover, the chapter explains the relevance of Kotler's framework in understanding consumers, especially during a pandemic. Chapter three presents the research problem statement, the aim in general, research objectives, research questions, research hypotheses, research variables, assumptions, limitations, research design, data analysis method, and ethical consideration. Chapter four presents the data analysis, findings of the analyzed data, and the discussion's main findings. Finally, chapter five explores the overall summary objectives, the most relevant results, conclusion, recommendations, and further research.

2. Chapter Two – Literature Review

2.1. Introduction

The outbreak of the COVID-19 pandemic has affected consumers' behaviour worldwide. The impact has been influenced by the drastic measures adopted to mitigate the spread of the virus. One of the rules imposed by most governments is mandatory lockdowns, which has resulted in the closure of market places (Lea, 2020). Likewise, the Kuwait government has set lockdown measures that restrict both people and goods movement, influencing consumption behaviour (Reuters, 2020). Therefore, to better understand Kuwait's consumption behaviour and spending patterns, it is necessary to analyse these changes in consumer behaviour theories and factors influencing the change.

This chapter will provide several definitions of consumer behavior by different authors, three theories of consumer behavior, the factors that affect consumer behavior, grocery industry strategies that have been implemented during the COVID-19 pandemic, consumer behavior during the COVID-19 epidemic. Moreover, this chapter will demonstrate the conceptual framework of the research. In the end, there will be a summary of the chapter.

2.2. Consumer Behavior Definitions

Various scholars have defined the concept of consumer behavior. Qazzafi (2019) describes consumer behavior as the study of how consumer, or a group of customers, select, buy, use and dispose of ideas towards the products or services to satisfy their needs and wants. Similarly, Rifna and Ahmad Lebbe (2018) maintain that consumer behavior is the study of how individual customers, groups or organizations select, buy, use, and dispose of ideas, goods, and services to satisfy their needs and wants. Wahono and Kartika (2017) refer to consumer behavior as "the actions of the consumers in the marketplace and the underlying motives for those actions. Consumer behavior is the action and decision processes when people purchase goods and services for their needs".

Additionally, Bhinde and Joshi (2016) define consumer behavior as the "decision process and physical activity, which individuals engage in when evaluating, acquiring, using, or disposing of goods and services". Besides, Akindele (2019) states that consumer behavior is the activities and processes in which people choose to buy or distribute products or services based on their experience and ideas.

All the above authors identify that consumer behavior comprises vital elements. They include buyers (consumers), consumption (the use), decisions, products, services, needs, wants and experience. However, there are slight differences in these definitions. Qazzafi's (2019) definition focuses on a customer's journey in selecting, buying, and using products and services to meet a specific need. Similarly, Rifna and Ahmad Lebbe (2018) observe that consumer behavior involves selecting, purchasing, using, and disposable products and services to satisfy customers' needs and wants.

In contrast, Wahono and Kartika's (2017) definition focus on consumers' actions and motives that influence purchase decisions. In comparison, Bhinde and Joshi's (2016) definition focuses on a customer's process and physical activities that play a part in purchasing goods and services. Likewise, Akindele's (2019) focus on consumer behavior is the activities and processes consumers undertake before making a purchase decision. Although the above definitions have slight differences, they all define consumer's behavior while engaging in purchase decisions.

The above definitions are summarized in the table below:

No.	Name of Authors	Definition of Consumer Behavior	Area of Focus (Elements)
1	Qazzafi (2019)	The study of how consumer, or a group of customers select, buy, use, and dispose of ideas towards the products or services to satisfy their needs and wants	Consumer, consumption, products, services, needs, and wants.
2	Rifna & Ahamed Lebbe (2018)	The study of how individual customers, groups, or organizations select, buy, use, and dispose of ideas, goods, and services to satisfy their needs and wants.	Consumer, consumption, products, services, needs, and wants.
3	Wahono & Kartika (2017)	The consumers' actions in the marketplace and the underlying motives for those actions' consumer behavior are the action and decision processes when people purchase goods and services for their needs.	The decision process, actions, consumers, consumption, goods, services, and needs.
4	Bhinde & Joshi (2016)	The decision process and physical activity, which individual engage in when evaluating, acquiring, using, or disposing of goods and services.	The decision, process, consumers, consumption, goods and services.
5	Akindele (2019)	The activity and processes in which people choose to buy or distribute products or services based on their experience and ideas.	The decision process, buyers, consumption, products, services, and experience.

Table: 2. 1. Summary of Consumer Behavior Definitions.

2.3. Consumer Behaviors Theories

Understanding various patterns of consumer behavior require knowledge of how consumers make decisions. Over the years, multiple theories have been established to help companies better understand their prospective customers (Martinorski, 2016). Additionally, Jain, Khan, and Mishara (2017) observe that knowing consumer behaviour theories is critical in providing an in-depth comprehension of consumers' behaviors, thus making appropriate marketing decisions aligned with customers' needs/wants. Although the consumer behavior theories have different perspectives on how customers arrive at a purchase decision, they all provide an in-depth understanding of consumers' buying process. Some of these theories include:

2.3.1. Reasoned Action Theory

Reasoned Action theory can be referred to as the theory of planned behavior. According to Ajzen (2011), planned behavior theory is one of the most researched and used models for explaining human social behavior. Likewise, due to its popularity, the theory has received various critics from different scholars. According to Hale, Householder, and Green (2002), the concept of reasoned action theory focuses on a deliberated decision-making process. An individual engages in critical actions of weighing the available options about achieving the best-desire outcomes. Therefore, the method excludes any spontaneous and impulsive behaviors that may negatively influence purchase decisions. Additionally, Brodowsky, Stewart, and Anderson (2017) state that the Reasoned Action theory has two vital elements influencing purchase decisions. These components include consumers' attitudes and consciousness when making purchase decisions.

The element of attitude influences a customer's purchase decision towards a specific product or service. According to Pookulangara, Hawley, and Xiao (2011), attitude plays a significant role in influencing purchase decisions as most consumers evaluate a product's/services utilitarian value before making a final decision. Therefore, consumers' actions are influenced by whether making a purchase will result in a desirable outcome. However, Ajzen (2011) argues that despite accurate and reasoned out decisions when making purchases, errors are bound to happen, and such case scenarios have been proven from extensive empirical studies.

The second element of the Reasoned Action theory is consciousness. According to Hale, Householder, Green (2002), a consumer's consciousness relates to the subjective norm. The customer examines whether the purchase decision is aligned to his/her social status-will the decision be acceptable by my social cycle. Thus, social factors influence the purchase decision. Additionally, Yzer (2017) observes that, although the theory is based on reasoned consumption behaviors that emanate from consumers' critical thinking to attain an end goal from their actions, the process is not automatically rational. The reason being that a consumer analyses their purchase decision based on attitude, norms, and beliefs regarding the products and services. Charles, Joseph & Carl (2011), beliefs are closely linked to values, and they are organized patterns of knowledge that people hold as accurate about their world. Besides, these beliefs could be based on hearsay and faith. Therefore, the theory illustrates that a buyer's choice is only influenced by the need to take a specific action with an expectation of receiving results equivalent to the decision.

The diagram below illustrates the components of the Reasoned Action theory and the process of reaching a purchase decision (Hale, Householder, and Green, 2002):

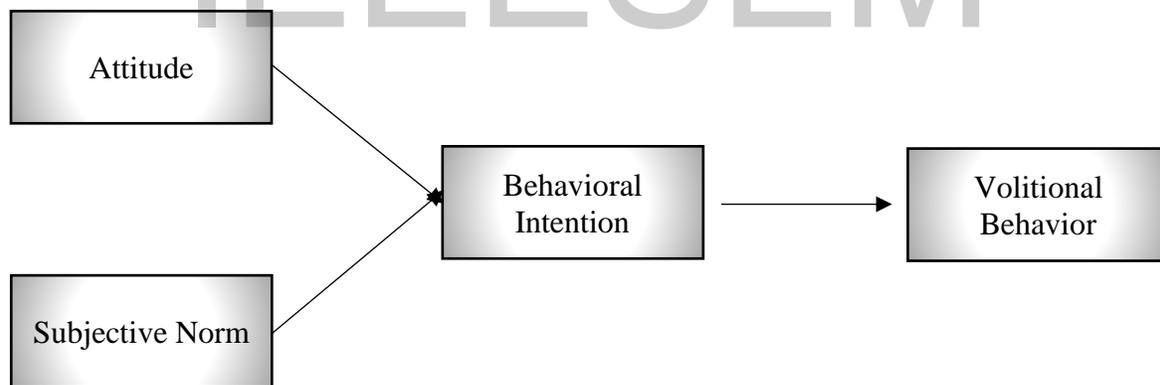


Figure: 2. 1. Components of the Reasoned Action Theory

2.3.2. Maslow's Motivation Theory

Maslow's theory of motivation is among the common models applied in most organizations. According to Acevedo (2018), the theory has five components that influence an individual's decision regarding establishing a relationship with a given company. These components include

physiological needs, need for safety, love and belonging, esteem needs, and self-actualization. Hale et al. (2019) further elaborate these needs in chronological order. The first needs are psychological needs that are considered essential for human survival. These needs include are, water, food, clothing, shelter and rest. The second needs on the pyramid are the needs for safety, which comprise the need for humans to experience security, physical safety, psychological safety, and financial security. The third need for love and belonging involves the social relations that are vital for human being coexistence. They comprise a need for love from interpersonal relationships and the need to belong within an individual's social cycle. The fourth need relates to a person's esteem, which can be classified into two categories. One is the esteem for oneself (dignity, achievement, mastery, and independence) and second, the desire for reputation or respect from others (status and prestige). The fifth need is self-actualization that involves the attainment/realization of an individual's potential in all spheres of their lives-personal, professional hobbies. The list is endless and various from one person to another.

Subsequently, Goede and Boshuizen-van Burken (2019) argue that Maslow's hierarchy of needs follows a chronological order that must be attained for an individual to experience satisfaction/accomplishment. The needs support each other from the bottom of the pyramid to the top, hence influencing a person's decision concerning what is their utmost needs. Similarly, Li, Chang, and Change (2016) maintain that a consumer's decision to make a purchase is directly linked to the motivation behind the decision. The consumer analyses how the action aids in attaining the desired outcome of meeting a specific need about Maslow's hierarchy of needs.

The evidence above illustrates that the motivation to make a purchase decision is influenced by an individual's need/want and expected outcome, which often tends to follow the hierarchy of needs. Likewise, McLeod observes that an increase or decrease of a person's motivation is directly dependent on whether the needs are met. That is, when needs are met, an individual's motivation tends to increase. In contrast, when needs are neglect, a person's motivation decrease hence affecting their actions. The evidence above illustrates that the motivation to make a purchase decision is influenced by an individual's need/want and expected outcome, which often tends to follow the hierarchy of needs.

The diagram below represents Maslow's hierarchy of needs (Hale et al., 2019):

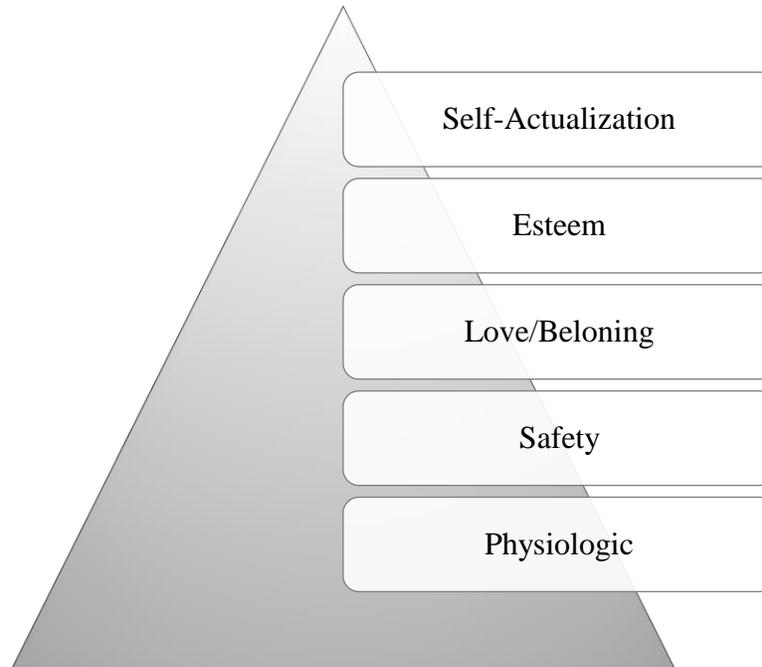


Figure: 2. 2. Maslow's *Hierarchy of Needs*

2.3.3. Impulse Buying Theory

The rate of impulse buying among consumers had increased over the years. The increase in the number of impulse buyers can be better illustrated by examining the impulse buying theory. According to Iram and Chacharkar (2017), impulse buying is influenced by irrational decisions to purchase without prior planning/budgeting. Further, the authors state that impulse buying behavior is influenced by a culture of materialism prevalent in modern society. The statement is in agreement with Hawkins' definition of impulse buying theory. The theory states that a consumer makes a purchase decision without having planned, and often the decision is influenced by a person's lifestyle (Bong, 2016). Likewise, Lin (2020) maintains that impulse buying results from a consumer's emotions rather than reasoned actions. Often, the emotions result from stimulation and activation of consumer's behavior from sellers or advertisements on products/services. Therefore, consumers are quick to respond without critically analyzing the purchase decision.

Further, Bellini, Cardinal, and Grandi (2017), Hawkins categorizes impulse buying into four classifications. One is pure impulse buying, whereby a consumer has no prior planning. Second, reminder buying happens when a person remembers buying a needed product only after seeing it on the shelves. Third, suggestive buying occurs when a consumer is provided with an alternative that can meet s specific needs. Fourth, planned impulse buying is when a consumer pre-plans to make a purchase but only partially. The theory of impulse buying provides an in-depth understanding of consumer behavior, spending patterns, and factors that influence purchase decisions. The table below represents the Impulse Buying theory:

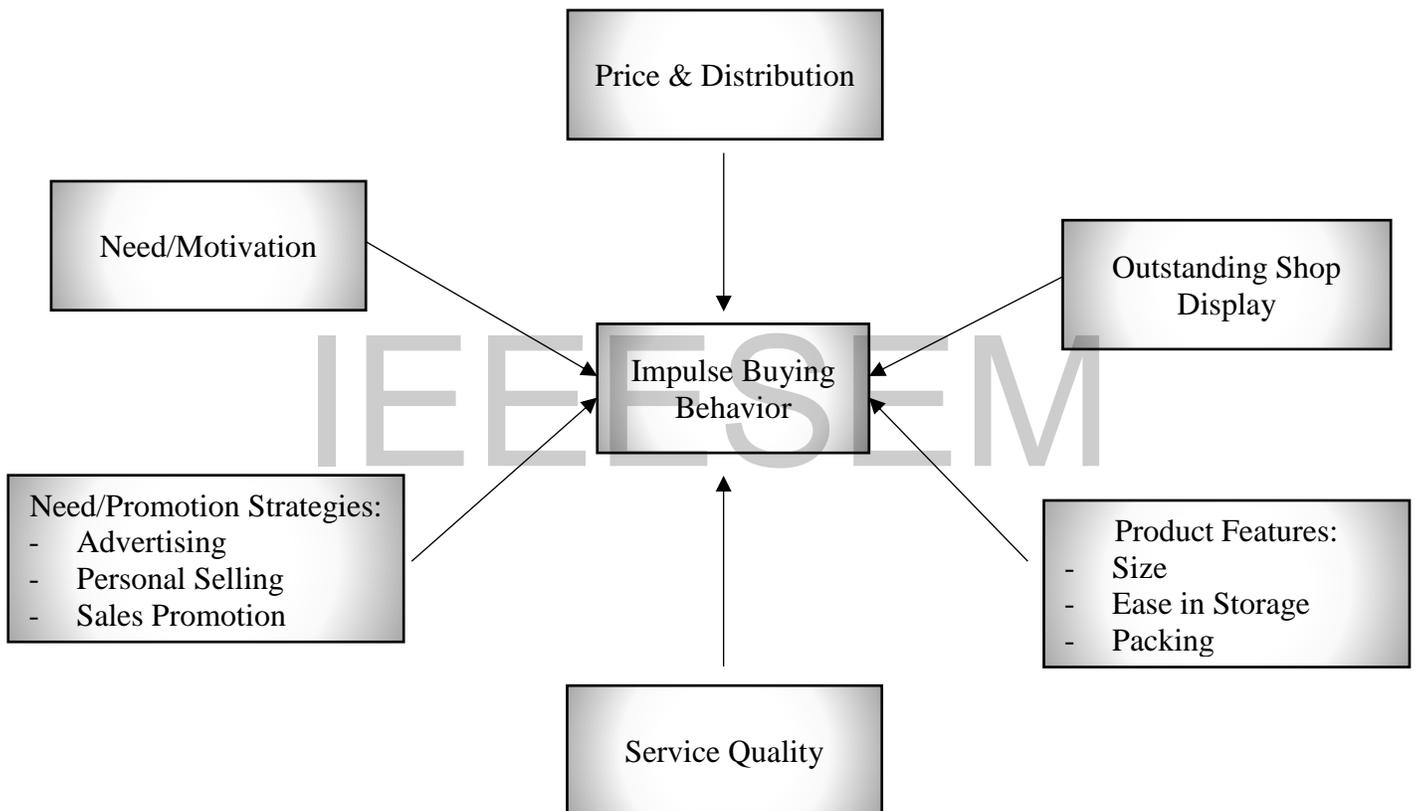


Figure: 2. 3. Hawkins Stern's Impulse Buying Theory

2.3.4. Engel Kollat Blackwell Theory

The theory describes the process that a consumer undergoes before making a purchase decision. According to Deputatova et al. (2018), the model outlines the actions taken to reach a specific conclusion amid various alternatives available in the market place, thus providing a broader perspective of a consumers' buying journey. According to Osei and Abenyin (2016), the

consumer buying process is classified into five steps to make the final decision. These stages include recognizing a need/problem, searching for available information, evaluating possible alternatives, making the purchase decision, and evaluating the purchase decision (post-purchase analysis). Additionally, Martin, Pagliara, and Roman (2019) argue that the five stages of the purchase process are further influenced by internal and external factors that may hinder/enhance the purchase decision. Internal factors include beliefs and intentions, while external factors are social, cultural, and economic factors. The theory has a vital element of post-purchase evaluation.

Further consumer analysis of the product/service determines whether the expected outcomes are met, thus influencing future purchase decisions or the need to find an alternative. However, based on the internal and external variable, the customer can either continue making a similar purchase or change to a different pattern. In most case, the changes occur due to variations in the economic factor. For example, when consumer's disposable income declines, there are higher chances that their consumption choice will change. Subsequently, disruptive occurrences such as pandemic will realign the consumption behavior which was initially set, based on this theory. The framework below represents Engel-Kollat-Blackwell theory (AR VTU, 2019):

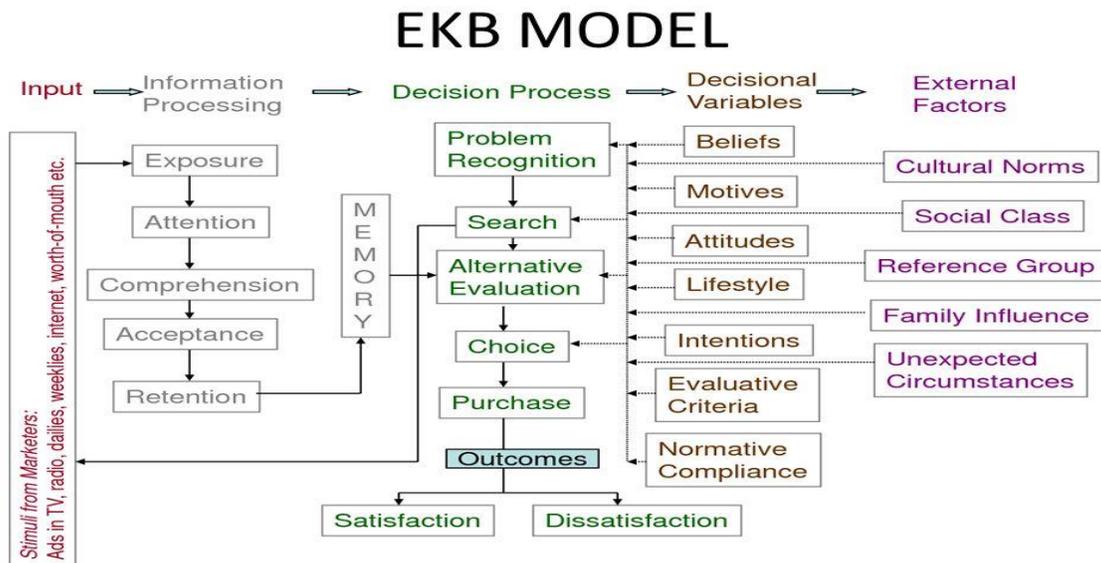


Figure: 2. 4. Impulse Buying Theory

2.3.5. Mean-End Chain Theory

It was developed in 2001; the means-end chain theory offers a conceptual model for structure, cognitive organization, and product knowledge content in memory. The theory helps in directing consumer behaviour. Means-end chain theory posits that goal-directed behaviour occurs in a hierarchical format, with the bottom of the hierarchy comprising concrete needs and the top with abstract goals. Consumers identify a goal and follow motivators to achieve the goal. The placement of goals on the hierarchy relies on the underlying personal value for the goal.

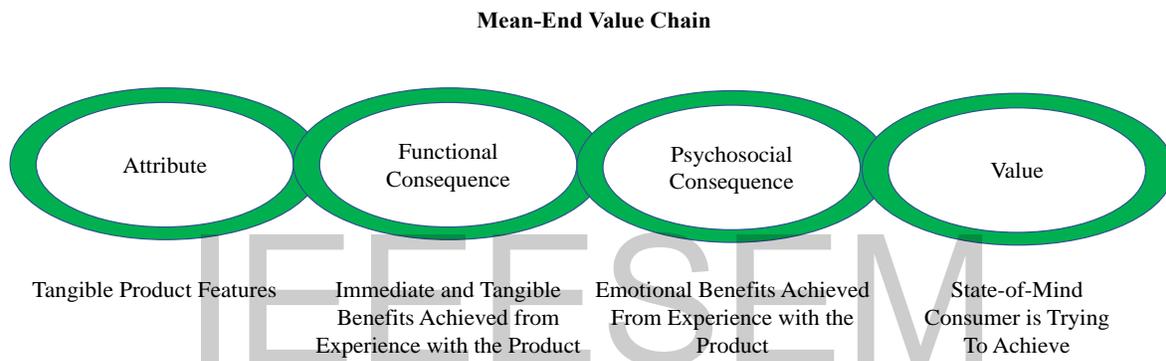


Figure: 2. 5. Mean-End Chain Theory

The above framework demonstrates how consumers develop and strive to achieve their goals (Trail, 2018). Consumers are likely to satisfy their higher-order motives as opposed to low ones. The high-end motives are the primary motivations comprising essential items such as water, food, and health (Trail, 2018). Once consumers achieve higher-order motives, they move towards lower-order motives. Higher-order motives have urgency because they are immediate. Kuwait's government is aware of the urgency to provide consumers with essential items. That is why the government categorically capped food prices and stabilized the availability of food commodities. Multiple factors influence consumer purchase decisions as per the means-end value chain model. Attributes of the product are at the front of influencing consumer buying decisions. Are attributes

matching the goals of the customer? Functional and psychosocial consequences follow after attributes, and finally, the value consumers derive from the product.

Kuwait's government influences consumers' purchasing decisions by ensuring price stability for products that derive value and are immediate to consumers during the pandemic period. Also, consumers can actively search for information to supplement what they have. Consumers tend to generalize experiences as part of the learning process. Therefore, as far as consumers are making purchase decisions, the Kuwait government has influenced their purchase decisions by providing the market with information. Information availability has heightened during the COVID-19 period. The information is conjured with government advisories. The government website provides consumers with COVID-19 updates and the government's efforts in easing the pandemic impact (Ashour, 2020). Also, customers have the leverage of searching up information from elsewhere to complement the available data. Such information provision is critical in informing consumer purchase decisions, more so, prompting rational buying patterns. Whatever the source of information, buyers are developing satisfactory decision mediators to make informed purchase decisions.

2.3.6. The Fragmentation of Psychoanalytic Theory

The psychoanalytic model was developed in 2006 by Rangel as an advancement of Freud Sigmund's psychoanalytic model. The theory assumes that human behavior results from interactions between the mind's identity, ego, and superego components of the brain. The framework of the model is as presented below:

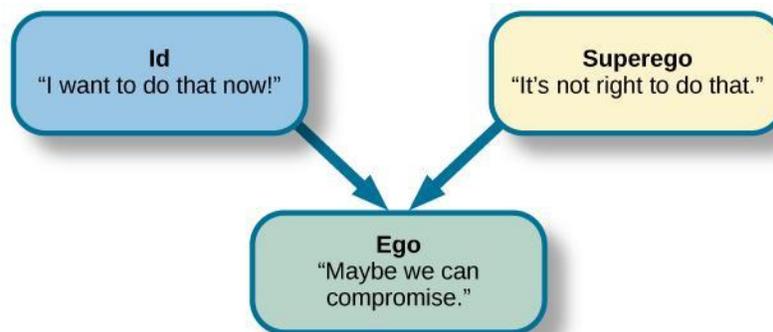


Figure: 2. 6. The Fragmentation of Psychoanalytic Theory

Psychoanalytic model postulates that psychological forces that influence people's behavior are largely unconscious (University of Van Pretoria, n.d.). As such, people are less likely to comprehend their motivations. Where instinctual needs to drive the market, then consumers cannot be satisfied. The id part remains a vital source for urges and drives and orients towards instant gratification. The ego part operates on the reality principle.

In contrast, the superego region forms the moral and ethical dimension of decisions controlling the id's basic desires (University of Van Pretoria, n.d.). The Kuwait government adopts the concept that the internal forces are responsible for behaviors to manipulate citizens' behavior without them realizing it. For instance, ensuring that food and other basic amenities products are steadily available at affordable prices makes the consumers believe they can afford items despite the economic hardships (Ashour, 2020). The affordability image's creation appeals to a deep wish among the consumers to purchase during such economic hardship times.

Also, COVID-19 has triggered anxiety in the market. The pandemic has caused major behavior changes among consumers, placing significant psychological burdens on the market. Since COVID-19 emerged abruptly, it has forced a substantial portion of consumers to have traumas (Ashour, 2020). In such a scenario, consumers want to base purchasing decisions on as much information they can obtain as possible (University of Van Pretoria, n.d.). In the absence of information, consumers may have a difficult time making decisions. Besides, consumers are likely to exhibit behavior changes when they face financial problems or feel unsafe. Under such pressures, consumers are likely to change their priorities and needs as well as their choices. Anxiety manifests during times of uncertainty, and consumption patterns change. Consumers that feel anxiety tend to spend more if the pressure is associated with death. However, where stress is associated with hope, consumers will likely prefer the essential products.

Strategic decisions made by the Kuwait government in response to COVID-19 instil hope in people. For instance, wavering loan repayment for six months serves to relieve consumers from economic shocks and dips while at the same time promising that by the time the grace period is over, consumers can resume their usual repayment schedules. Overall, such hope would motivate consumers to spend while being mindful of the future. Government intervention lower food prices,

among other essential items, appeals to the consumer superego component, prompting rational and moral decisions (Wang et al. 2020).

2.3.7. The Pavlovian Model

The pairing of a stimulus provides a learning procedure that produces a conditioned response. The Pavlovian learning theory was developed in 2002 as an advancement of Pavlov's theory of classical conditioning. The theory borrows on the concepts of conditioning through cues, in turn, shaping behavior. Based on the Pavlovian theory, the Pavlovian learning model seeks to understand behavior by assigning cues and studying responses (Dayan & Berridge, 2014). The Pavlovian learning model framework is as follows:

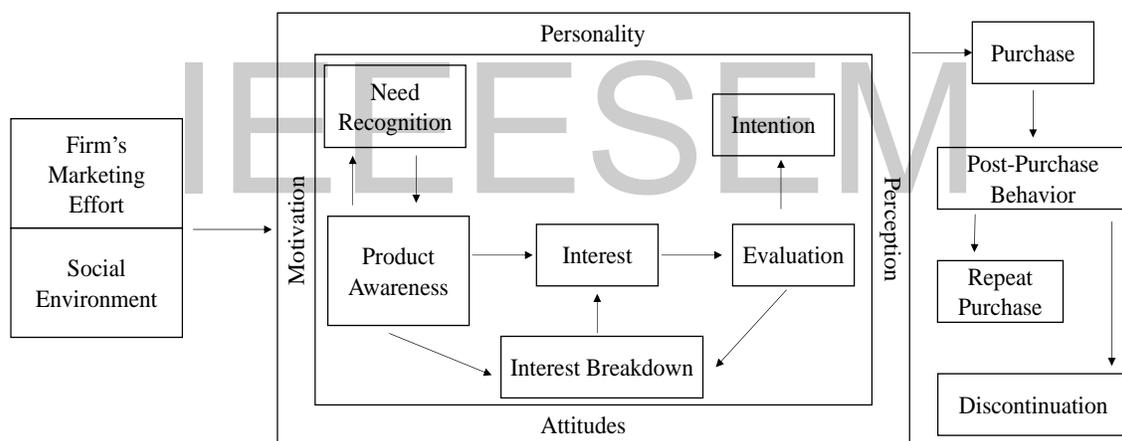


Figure: 2. 7. The Pavlovian Model

The model has four components, namely, cues, drive, response, and reinforcement. Drive refers to the motives or needs characterized by strong stimuli. Drives can be either psychological or learned. Psychological drives are those motives stemming from fundamental factors such as pain and hunger. Learned drives are socially constructed (Abraham, 2011). However, drives are general, prompting Pavlov's theory to include cues. Cues are weak stimuli that determine how the

consumer responds (University of Van Pretoria, n.d.). Rewarding experience leads to reinforcement of a given response. Pavlov's learning model's application is evident in the Kuwait government's strategic steps to motivate consumers to continue spending.

The inherent function of any government is to ensure the economy stays no matter the situation afloat. With the rising global cases of COVID-19 and the great lockdown, economic crises are inevitable. However, governments bear the mandate to ensure that the economy is moving even in economic crises and citizens are protected. The application of Pavlov's learning theory is not straightforward, notably with the consumer behaviors in the pandemic. However, the government's strategic decisions rely on citizens' psychological drives, hunger, and pain from the pandemic (Laato, Islam, Farooq & Dhir, 2020). The Kuwait government provides cues as stimuli to motivate purchase decisions. The example of lowering prices for essential items is a cue that will trigger consumer response through purchasing. While the intention is not to condition citizens to purchase products that retail at lower prices, the strategic actions' effect attracts consumers. Consumers are likely to purchase and repurchase products retailing at reduced prices because they derive pleasurable experiences or rewards. However, consumers are likely to discontinue purchasing items if they no longer derive rewards from their experiences.

The pairing of stimuli is evident in government responses to COVID-19. For instance, reducing prices on essential items pairs the psychological drive (necessity) with a cue (low prices), prompting consumer response (purchase) and repurchase to meet the immediate needs (reinforcement). The same concept applies to migration to digital platforms. During the COVID-19 crises, the Kuwait government has encouraged its citizens to embrace digital trading platforms, including online transactions, to reduce contact and reinforce social distancing. Electronic transactions have increased by 50% during the COVID-19 period, with organizations taking online platforms to provide training and political workshops (Ashour, 2020). The consumption of online resources results from learned drive necessitating COVID-19 and the government's campaigns advocating digital platforms' adoption.

2.3.8. Hierarchical Model of Consumer Goals

The theory tends to examine the motivations of consumption among consumers. The theory suggests that consumers have six-goal levels arranged hierarchically. Proposed by Huffman, Ratneshwar, and Mick in 2000, the theory clusters goals central to a person's existence as immediate represented by "doing", while those distant are labelled "having." The theory advanced to introduce life themes to denote the accumulation of beliefs, experiences, and values based on personal history. Consumers tend to incorporate these themes into a coherent life (Trail, 2018). The life themes help in guiding the selection of lower-order behaviour and goals. According to the theory, life projects are the creation and maintenance of primary role identities. Over the life span, the identities vary and change to some extent. For instance, when a consumer marries, his responsibilities expand, taking another form of identity. The essences are subject to change based on the predisposing environment. The midst of COVID-19 is among the predisposing environment that influenced alterations to consumer identities. The framework for the Hierarchical model of consumer goals is as follows:

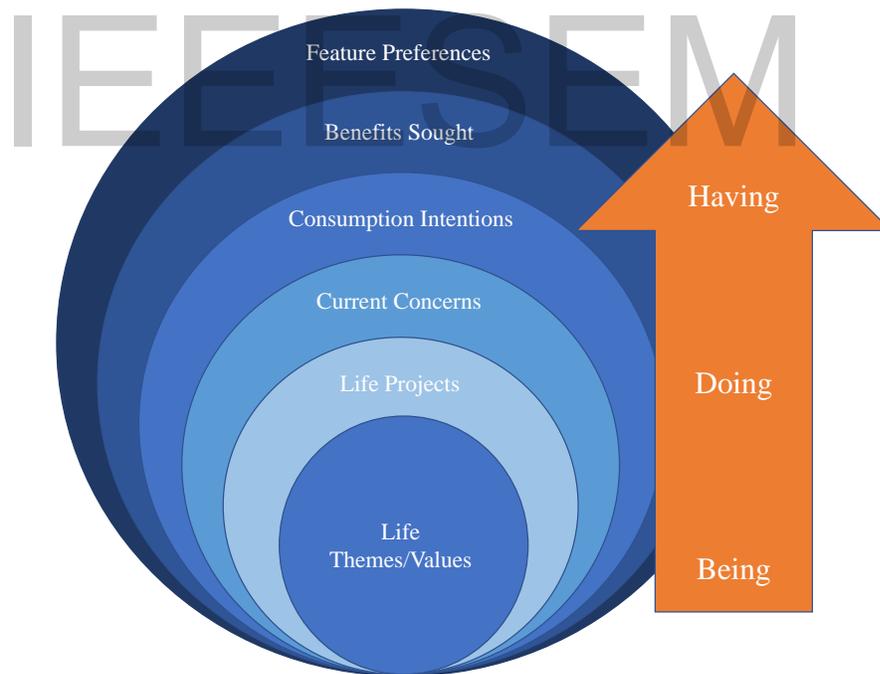


Figure: 2. 8. Hierarchical Model of Consumer Goals

On the one hand, the Kuwait government's economic stimulus program aggregates economic welfare by providing consumers with a tax holiday, where the market is relieved of any loan repayments. The ministry of trade in the country stabilized prices, eliminating opportunistic businesses from taking advantage of the pandemic (Wang et al., 2020). At the bottom of the framework are life themes/values. These themes represent immediate need that confronts consumers. Immediate needs include food, shelter, clothing and education. In the heights of COVID-19, meeting the life themes/values proves difficult, prompting the government to intervene and cushion consumers from economically harsh times.

2.3.9. Veblenian Social-Psychological Model

The Veblenian Socio-Psychological developed in 2003 as an advancement of the classical Veblenian theory suggests that humans conform to standards of cultures in which they reside. Group membership, therefore, influences consumers' desires and needs (Mitra & Majumder, 2019). The theory assesses preference and choices made by customers. The theory focuses on leisure class members, who are influenced by the desire for prestige (Bangladesh Open University, n.d.). However, with COVID-19, the desire for prestige has drastically declined, paving the way for the utilitarian need for fulfilment. The model advocates understanding consumer needs and preferences in developing marketing decisions (Mitra & Majumder, 2019). On its face, consumers are likely to scale down on consumption, as evidenced by multiple studies on the impact of COVID-19 on consumer behaviour.

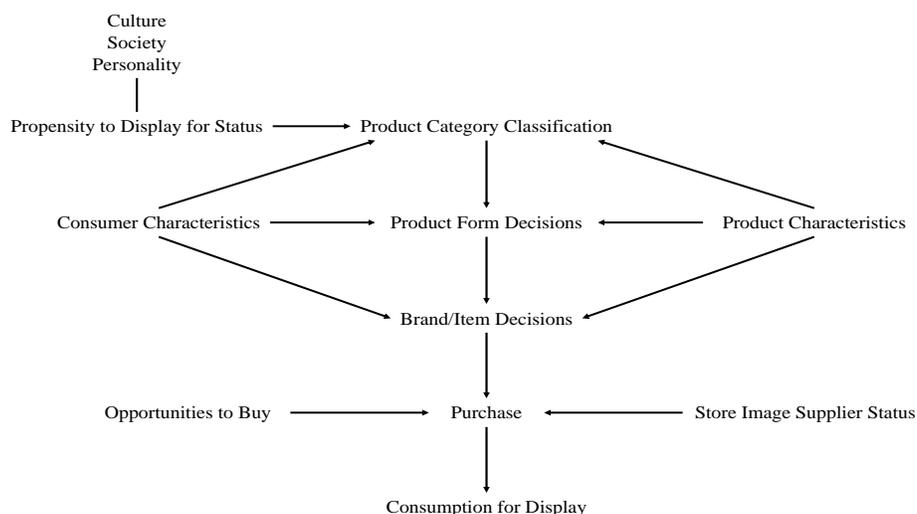


Figure: 2. 9. Veblenian Socio-Psychological Model

Understanding that consumers' preferences are shifting due to psychological and financial constraints is likely to inform the government's better strategic response. Amid COVID-19, consumer purchasing decisions are shifting from non-essentials to the preference of essential items (Lins & Aquino, 2020). The move is necessitated by constrained resources, prompting a significant scale down in spending. Group influences on spending patterns are vital during the pandemic period; with most of the virus's population, group membership direct society to converge towards minimal spending. The government is aware of such an inclination. Therefore, in its response to the crisis, the Kuwait government develops policies that serve the entire group's interest. Group dynamics advanced by group membership are central to the government's decisions to reduce product prices for essential items and suspend loan repayment for citizens. Government response to COVID-19 also draws insights from a reference group with sizeable influence over consumer preferences and attitudes. Reference group manifests through public consumption. Throughout the COVID-19 period, virtual reference groups have emerged, affecting the population decisions virtually. Kuwait's government uses the internet and social media to obtain information and patterns expressed by reference groups on social media.

Kuwait's government responses to COVID-19 have been critical to cushion consumers from economic hardships brought about by the great lockdown. With many businesses closed, others working virtually, and some cutting down employee wages, consumers have experienced a drastic reduction in earnings, limiting their financial status. In response to the devastating economic impacts, the Kuwait government adopted policies cushioning consumers from the turmoil. The policies such as suspension of loan repayment, reduction of foods and essentials' prices, stable availability of foods and essentials, and critical information provision have influenced consumer purchase decisions both directly and indirectly. People are spending less and using online platforms for shopping. As evidenced by the discussion above, consumer behaviour theories apply to COVID-19 crises and have fundamentally influenced government responses to the situation.

The table below represents the summaries of the previous four theories:

#	Theory Name	Founder	Main Aspects
1	Reasoned Action Theory	Martin Fishbein Icek Ajzen	The reasoned action theory focuses on a deliberated decision-making process. An individual engages in critical actions of weighing the available options about achieving the best-desired outcomes, thus excluding any spontaneous and impulsive behaviors that may have undesirable effect in influencing the purchase decisions.
2	Maslow's Motivational Theory	Abraham Maslow	The theory has five components that influence an individual's decision. These components include physiological needs, need for safety, love and belonging, esteem needs, and self-actualization. These needs follow a chronological order from the bottom to the top of the pyramid.
3	Impulse Buying Theory	Hawkins Stern	The theory states that a consumer makes a purchase decision without having planned, and often the decision is influenced by a person's lifestyle. It can be categorized into four classifications; pure, reminder, suggestive and planned impulse buying.
4	Engel Kollat Blackwell Theory	James Engel David Kollat Roger Blackwell	The model outlines the processes taken to reach a specific purchase decision aimed at various alternatives available in the market place. These processes include recognizing a need/problem, searching for general information, evaluating possible options, making the purchase decision, and considering the purchase decision (post-purchase analysis)
5	Mean-End Chain Theory	Economist Alfred Marshall	This theory postulates that consumers purchase items based on what offers the most personal satisfaction. The theory holds that if a product's price is low, then the demand for the item is high, while sales for the product increase

6	The Fragmentation of Psychoanalytic Theory	Psychologist Sigmund Freud	This model assumes that human behavior results from interactions between the mind's identity, ego, and superego components of the brain.
7	The Pavlovian Learning Model	Psychologist Ivan Pavlov	This theory seeks to understand behavior by assigning cues and studying responses. The pairing of a stimulus provides a learning procedure that produces a conditioned response.
8	Hierarchical Model of Consumer Goals	Huffman, Ratneshwar, and Mick	The theory clusters goals central to a person's existence as immediate represented by "doing", while those distant are labelled "having." The theory advanced to introduce life themes to denote the accumulation of beliefs, experiences, and values based on personal history.
9	Veblenian Social-Psychological Model	Economist Thorstein Veblen	This theory suggests that humans conform to the standards of cultures in which they reside. Group membership, therefore, influences consumers' desires and needs

Table: 2. 2. Summary of the Theories.

2.4. Factors influencing Consumer Behavior

Various factors influence a consumer's process of deciding to purchase a product/service. According to Akindele (2019), these factors include cultural, social, individual, and psychological factors. Additionally, Wekeza and Sibanda (2019) observe that an individual's income or employment status affects their purchase decision. While these factors are critical in influencing companies/organizations' decision to produce and market their products and services, Nawawi (2016) argue that often, as per Philip Kotler framework, these factors are not prioritized when introducing products/services into the market. Therefore, analyzing these factors provides a better comprehension of consumer behavior and spending patterns in Kuwait, thus influencing business owners in the grocery industry to make appropriate production/marketing decisions.

Philip Kotler is a distinguished business scholar who made a significant contribution to the modern understanding of marketing and consumption. While Kotler's model helped to understand consumer behaviour, it also explained how social marketing could help the population adopt safe and healthy living through better consumption patterns. In his theory, Philip Kotler holds that a mixture of marketing stimuli, shopping experience, buyer's decisions, and decision-buying process influence consumer behaviour. For instance, beliefs involve descriptive thoughts, while attitudes are cognitive evaluations favouring or disfavouring products (Durmaz, 2014). Additionally, Kotler acknowledges that uncontrolled environmental and personal factors play a critical role in consumer behaviour.

2.4.1. Cultural Factors

Cultural factors play a significant role in influencing consumer behavior. The world has diverse cultures, and individuals often tend to make purchase decisions aligned with their cultural beliefs. The consumption behavior is influenced by the inclination to appreciate their culture (Wekeza and Sibanda, 2019). Subsequently, Nawawai (2016) emphasizes that culture play a significant role in influencing consumer behavior as it is the foundation where values and beliefs are embedded, thus a distinguishing factor. Likewise, Ali and Sudan (2018) observe that culture influences an individual's behavior and attitude through enculturation. A process involves having shared beliefs, practices, and values within a given group of people/community; thus, continuous observation of

these shared components shapes their behavior, attitude, and actions. Therefore, marketers ought to appreciate the distinction when selling their products/services.

Further, Akindele (2019) maintains that a nation's culture tends to influence consumer behavior beyond diverse community groups. These factors include values, sub-culture, and social class within the cultural component. For instance, Muslim women's consumer behavior in Kuwait towards modern western fashions is low due to cultural influences (Al-Mutawa, Elliott, and Nuttall, 2015). Therefore, culture has the potential to influence purchase decisions. Thus, it is essential to put into consideration aspects of cultural influences within different market segments.

2.4.2. Social Factors

Humans have innate abilities to create social relations within and outside their surroundings, influencing their consumption behavior. According to Akindele (2019), social factors influence an individual's purchase decision to emanate from social relations. These factors include family members, peers, associated groups, and a person's role or status in society. These factors affect purchasing as individuals feel inclined to respond to influential elements within their social cycles. Additionally, Akman and Mishra (2017) note that the continuous influence of an individual's actions by social relations often becomes a permanent behavior that affects the consumer's decisions. Further, the authors argue that social pressure influences a person's attitude towards performing a specific action in a particular way, thus influencing their actions.

Likewise, Ramya and Ali (2016) maintain that a person's social relations tend to influence their decision. It may often be an unconscious process due to the continuous interactions that occur within the social circles. Similarly, Wu, Chen, and Li (2019) recognize the power of social influence in consumer behavior patterns, which they further refer to as acculturation – a process of continuous change in an individual's consumption habits due to assimilation, an aspect that is prevalent in contemporary society. Therefore, marketers ought to conduct thorough market research when selling their products/services to ensure that social factors are considered.

2.4.3. Personal Factors

Personal factors that influence consumer behaviour vary from one individual to another. According to Akindele (2019), these factors include the age category, economic situation, occupation, and lifestyle choice. These factors determine an individual's decision to make purchases. Similarly, Wang (2018) observe that an individual's personality affects their purchase decision. Often personality is subject to change from time to time and may take different forms that influence purchase intentions in various circumstances. Additionally, Ramya and Ali (2016) emphasize the influence of age in affecting consumer behaviour. People tend to buy different products/services about their different age categories since preferences change within the life cycle.

Besides, consumption patterns are influenced by people's occupation. The kind of occupation determines the purchase decisions and often may affect an individual's lifestyle. People tend to make purchases that fit their professions, which, in the long run, influences their lifestyles (Njigua, 2018). Additionally, the economic situation in an individual's life tends to affect their purchase decisions. According to Nakiboglu (2020), a consumer's economic situation significantly influences their purchase decision. The economic situation directly affects the level of income. Therefore, when a consumer's income level is high, they are likely to make purchases; often, the products/services are expensive and in large quantities. In contrast, when a consumer's income level is low, their purchase decisions are limited, and they tend to purchase products/services that are less expensive. Therefore, marketers must produce different products/services suitable for separate age categories/occupation/income and personality.

2.4.4. Psychological Factors

Several scholarly articles illustrate the potential of human psychology in influencing an individual's consumption behaviour. According to Akindele (2019), obtaining specific measurements of psychological factors may be difficult. However, their influence on consumer behaviour is significant. These factors include motivation, perception, attitudes and beliefs, and learning, which occurs after purchase while interacting with the product/service.

2.5. Rationale Behind Choosing Psychological Factors:

The study chose psychological factors over other aspects since they play the most significant role in establishing the complexities of consumption decisions, especially grocery purchases. In the modern world, factors that determine consumer behaviour range from economic, cultural, social, and psychological (Jost, 2017). However, in such a time when the world is facing a pandemic, the implications of economic changes, social factors, and cultural variables on consumption are direct and easier to predict. For instance, since COVID-19 related economic effects such as job losses, business shutdowns, and movement restrictions have a direct negative impact on income and revenue, they will inevitably lead to lower demand for goods and services (Ozili & Arun, 2020). However, groceries are essential goods in any household. Consequently, while income reductions can force families to make significant adjustments to the purchase of luxury goods, only slight alterations may be possible regarding groceries.

Governments and other institutions' economic interventions, which are the first and essential defence lines, have also played a key role in cushioning some households from economic shocks and managing the pandemic (Khemani, 2020). On their part, personal factors such as age, occupation, lifestyle, savings, and liquid assets play an important role in influencing consumption (Pícha & Navrátil, 2019). However, since variables such as occupation and age remain relatively unchanged, they may not help in understanding grocery consumption during the COVID-19 pandemic. Finally, just like personal factors, social and cultural variables remain constant over a long time and play a vital role in food consumption (Amanto et al., 2019). Therefore, they may not account for temporary changes in grocery consumption.

In contrast, psychological factors are essential in determining public response to pandemics. For instance, panic buying, boycotting specific goods, and hoarding are direct results of psychological variables. Moreover, the psychological factors are the most factors that might be affected and changed in the short term (Philip, Gary, Veronica & John, 2008). Overall, the perceptions, attitudes, learning, and motivation will play a central role in determining grocery consumption during this COVID-19 period.

Below is an in-depth description of the four psychological factors that are; motivation, learning, attitude and perception:

- **Motivation**

Motivation is one of the primary psychological factors that influence consumer behaviour. Motivation refers to strong, enduring internal stimuli that trigger and direct consumer behaviour towards specific objectives. Further, Lichev (2017) argues that the motivation component plays the most significant role in influencing consumer behaviour among the psychological factor. Consumers justify their motivation to make a purchase decision based on their needs, interests, values, and beliefs, thus determining whether to buy, hold on to the idea, or choose a different alternative. Therefore, marketing personnel needs to evaluate the psychological elements that influence consumer behaviour to align their products/services with their needs. The argument is based on justifying and regulating a person's behaviour, which then becomes the motivation.

According to Lichev (2017), consumers with motives have particular needs that they seek to satisfy through their purchase of goods and services. The first step in the purchasing process is the recognition of a need worth meeting. Needs may include products that customers seek for the sake of prestige, social class, style, or convenience. Marketers that understand customers use tactics such as advertisement and brand promotion to initiate or sustain motivation. Maslow acknowledges that the motivation to satisfy a need dramatically relies on the importance of the want. For instance, he reasons that a rational consumer will first seek to meet low-level or basic needs (Osemeke & Adegboyega, 2017). Such needs may include physiological wants like food, health, and food or safety wants such as escape from danger and shelter. After the basic wants, Maslow identifies belonging needs like forming part of a group, affection, affection, emotional attachment, and love. The highest levels of needs that drive motivation are esteem and self-actualization.

Additionally, Nakiboglu (2020) observes that motivation is an activated internal needs/state leading to goal-directed behaviour to satisfy that need. When a customer engages in making a purchase decision, they first recognize the need and then take a specific action to achieve the desired need. The process involves a motivation that influences their perception of the products/services.

- **Learning**

Learning is another crucial factor that directs consumer behaviour. When consumers buy a product/service, they learn something more about that product/service. So, learning comes over some time through experience. Past experiences and circumstances influence the choices that consumers make when purchasing goods and services. According to the learning theory, the reinforcement, stimuli, drivers, and prior experiences of customers condition their perceptions and affect their expectation, preparation, and mentalities on specific goods (Qazzafi, 2020). Consequently, the stimuli to purchase or avoid specific products will result from the experiences that consumers had. While negative past experiences may act as a disincentive to buy a product, a pleasant experience builds the foundation of loyalty since customers associate specific brands with certain desirable feelings or memories. The two main categories of learning that influence consumption are experiential and conceptual learning.

- **Attitude**

Attitude refers to the long-term cognitive judgements and evaluations that people make regarding products or services. Consumers have a certain attitude and beliefs which influence the buying decisions (Clootrack, 2020). Although attitude forms over a continuous period and relies on personal experience, other factors such as emotion, personality, perception, and motivation provide a foundation for establishing favourable or unfavourable attitudes. This means that a consumer's perspective plays a significant role in defining a product/service brand image. Thus, marketers try to understand the consumers' attitude to design their marketing plans and campaigns. According to the Reasoned Action theory, interpersonal aspects and external factors like the media, friends, colleagues, and family members influence attitude (Bigne et al., 2018). Therefore, when consumers develop wrong and unfavourable attitudes, marketers launch campaigns to rectify them. Attitudes are crucial in any industry since they encourage consumers to purchase products that they favour. The ABC model featuring affective, behavioural, and cognitive best describes attitude components (Ho, Lado, & Rivera-Torres, 2017). Affect describes how a consumer feels about specific goods. On the other hand, the behavioural aspect of attitude involves a consumer's willingness to provide a particular response to a product. Finally, the cognitive component describes the beliefs that a consumer has regarding specific products and services.

- **Perception**

Perception is another critical psychological factor that determines consumer behaviour. Charles, Joseph & Carl (2011), perception is how consumers see the world around them and how they recognize that they need some help in decision making. In other words, perception is the process by which consumers select, organize and interpret stimuli into a meaningful and coherent picture. When an individual sees an advertisement, customer reviews or social media feedback about any product/service, they develop an impression about that product/service. According to Kotler et al. (2019), perception enables human beings to use information inputs to create an awareness of the world and attach specific meaning to different components of it. The perception process begins with attention and exposure but ends with interpretation. When individuals are randomly or deliberately exposed to experiences, they may become highly or low involved in them (attention). Perception, which refers to the awareness that consumers develop regarding the world and the meaning they attach to it, is achieved through information inputs.

Thus, according to Vainikka (2015), there are three main stages of perception. Firstly, consumers are either randomly or deliberately exposed to certain information. Depending on their attention, they may either be highly or lowly involved with the information. Consequently, their attention affects their interpretation of the stimuli. Again, interpretation will significantly rely on the degree of involvement: the three stages, exposure, attention, and interpretation, shape a consumer's perception. Finally, the perception will influence decision making depending on whether it is stored in the long or short-term memory. The resultant interpretation and memory will significantly depend on the kind of attention they paid the exposure. Finally, they will use their memories to make decisions on consumption and purchase. While some people may have similar ideas regarding a given product, everyone cannot have the same views on everything. The perception of customers will rely on their needs, expectations, and wants.

2.6. Consumers Behavior During the COVID-19 Pandemic

The necessity to mitigate the spread of the virus has called for adopting new operations strategies that have influenced consumer behaviour. According to Mogaji (2020), the patterns of consumption have been affected by drastic changes in economic components, resulting in financial vulnerability issues. Subsequently, Wilkens (2020) maintains that the pandemic has influenced individuals' consumption behaviour, leading to panic buying cases worldwide, hence hoarding products. Thus, it is vital to examine changes in individuals' consumption behaviour better to comprehend the impact of Coronavirus on purchase decisions.

2.6.1. Panic Buying/Hoarding Behavior

The outbreak of COVID-19 has resulted in panic and fear among individuals. The level of panic has further translated into consumer behaviour as individuals seek to meet their basic needs. According to Richards and Rickard (2020), panic buying has resulted from increased demand and less supply that has hit the grocery industry. There is less supply of products due to restrictions on movements within a nation and across cross-border flows. For instance, in Kuwait, the country relies on imported food products from other countries. However, to mitigate the virus's spread, the government has issued lockdowns and closure of borders, thus posing challenges on meeting the increasing demand for groceries. Due to the looming threat of food scarcity in countries dependent on oil as a significant economic driver, the public has resorted to panic buying and hoarding of products in supermarkets and stores. According to Whitten (2020), the behaviour results from fear and panic and people's need to control the situation. Therefore, grocery owners need to create an equilibrium between the increasing demand and the supply shortage as consumption patterns have changed with more food being consumed at homes than restaurants.

2.6.2. Sustainable Consumption Behavior

The impact of the COVID-19 outbreak has resulted in less/inconsistent flow of income due to workplace closure, abrupt job termination, half pays, while some employees have zero salaries. Scholars such as Cohen (2020) argue that as a result of these factors, the outbreak of Coronavirus may be the onset of sustainable consumption contrary to panic buying behaviour. The author argues that the sharp drop at the supply end and the reduced disposable income can create a significant social change, making people more conscious of sustainability in their consumption

behaviours. Further, Hakovirta and Denuwara (2020) observe that the Coronavirus outbreak has led to a critical rethinking of the concept of sustainable consumption. The authors define sustainable use as the ability to meet current needs without compromising the capacity to meet future needs. The idea can be related to the need for individuals to plan better using their existing financial resources without compromising their ability to meet their basic needs in the days to come. Therefore, as the current literature indicates, the outbreak of COVID-19 may influence sustainable consumption, although the concept is yet to be proven over time.

2.7. Consumer Behaviour in Context Grocery Industry

The outbreak of the COVID-19 pandemic has destabilized the market place resulting in a change of operation strategies. Likewise, the grocery industry is not an exception, as the nature of the spread of the virus has called for more restrictive measures in mitigating the spread. According to Richards and Rickard (2020), over 86% of the grocery's service providers have experienced difficulties adjusting to the drastic changes that have emanated from the pandemic. The outbreak has had a significant impact on the supply chain in the industry. For this reason, the need to employ contingency plans to integrate the preventive measures and regulations developed has influenced their operations. Previously, the sector had operational strategies that enhanced ease of purchase due to freedom of movement, which currently is prohibited as a preventive measure to reduce the further spread of the virus (Reuters, 2020). Therefore, analysing these strategies provides a better understanding of the current impact of COVID-19 on the grocery industry in Kuwait.

One of the major strategies employed by most grocery industry before the COVID-19 outbreak is in-store shopping. Consumers purchase their groceries by visiting physical grocery stores. The strategy was functional due to freedom of movement that enhanced ease of access and flexibility as consumers visit the store during flexible hours about these shops' standard operating hours. Additionally, space allowed for an unlimited number of consumers to visit the stores. However, the current situations require the shops' management to regulate customer flow rate or adopt online deliveries (JIL, 2020).

Similarly, scholars such as Chen, Qian, and Wen (2020) observe that the outbreak of COVID-19 has already resulted in a significant shift from in-store shopping to online purchases. Due to restrictions on movement, consumers have opted to utilize the online platforms in making their purchases. Thus, the need to mitigate the spread of the virus has resulted in the urgency to adopt new strategies since groceries are essential needs that, despite an outbreak, must be provided against all the odds.

2.8. Government Responses to COVID-19

The Coronavirus pandemic has had a significant implication on all countries. In response to the outbreak, different nations have introduced and implemented various measures. However, despite the global spread of COVID-19, research shows that its effects have varied from one country to another (Ritchie & Roser, 2020). While some have successfully managed it, other nations have experienced adverse social, economic, and health implications. Increased disease numbers and deaths have characterized these. Overall, the policies that governments have adapted to address the pandemic have significantly determined their response's effectiveness.

2.8.1. Public Health Policy Responses in Kuwait

Kuwait, just like other governments, has put up a raft of measures to address coronavirus. The earliest initiatives were based on public health principles and sought to slow the spread of COVID-19 and manage any new cases. Firstly, the Council of ministers has established a protocol to ensure that all critical sectors of the nation remain operational even as the country implements strategies to handle coronavirus. The ministry of interior also suspended all commercial flights in the nation's international airport. This was to lower COVID-19 spread by preventing the entry of people from high-risk areas. However, the government understood that the country relies heavily on importing foodstuff and other essential commodities like medications. Consequently, the cabinet resolved that all cargo planes entering and leaving the nation would continue operating normally (Economic Times, 2020). Kuwait was the first Gulf state to stop all passenger flights in response to COVID-19.

Nonetheless, one of the most crucial response strategies was the total curfew that the government imposed for 20 days. During the lockdown, most officials in the public and private sectors were only allowed to operate remotely. Additionally, the authorities ordered the closure of all non-essential services while encouraging them to utilize digital platforms. The vital sectors exempted from the lockdown included electricity, municipal services, health, oil, and security. Moreover, the government allowed grocery retailers and cooperatives to continue their services (Arab News, 2020). Newspaper deliveries were suspended while households could only order and receive home deliveries for medications and groceries. However, one family member needed to book an appointment before proceeding to any shopping centre. The officials from the health ministry also directed that everyone leaving their houses must put on protective masks.

Apart from the cessation of movement, the Kuwait government resolved to shut down banks and non-essential government offices. Nonetheless, it allowed banks to open one physical branch in every Governorate. Despite the closure, authorities encouraged and facilitated financial institutions and government officials to continue providing their services online. These included international and local money transfer, ATM withdrawals, and e-banking. Although more businesses and organizations appreciate the importance of the internet as marketing, advertisement, and customer relation platform in the modern world, few have established a framework that can allow entire online operations. Therefore, while the government's action threatened the existence of ventures that only relied on clients' physical presence, it forced many others to revolutionize their services and make use of the internet and remote technologies.

The next step that the Kuwait government took was the banning of physical gatherings. These included meetings in coffee shops, shopping malls, and restaurants. Other sectors that the authorities closed were schools, universities, beaches, mosques, parks, and non-essential businesses (Al-Saif, 2020). Additionally, the sports ministry decided to shut down all private sports clubs. COVID-19 is a highly contagious disease that spreads through respiratory droplets and body contact. Since crowded people are at a greater risk of contracting coronavirus, banning public meetings is an effective strategy of slowing the virus's spread.

Nonetheless, the nation's ministry of foreign affairs acknowledged that some of its citizens lived and worked in other countries. Since the government understood that such individuals were at a greater risk of economic and social constraints, it started free repatriation programs. This initiative targeted around 30,000 Kuwaitis abroad.

Initially, the government advised citizens to stay indoors and avoid unnecessary movements. However, it later resolved to impose a partial lockdown from 5 p.m. to 4 a.m. after noting that many were noncompliant to the movement advisories. During this period, only individuals working in vital healthcare and security sectors were allowed to leave their residences. Moreover, Kuwait extended the holiday break that it had provided for privately-owned firms and government departments.

Another crucial measure that Kuwait's ministry of health established was holding daily press briefings and conferences. Since COVID-19 is a global pandemic, governments need to update citizens on infection numbers and mortalities resulting from the disease. Furthermore, the public is more likely to adhere to public directives if they understand the situation's gravity. The Kuwait authorities ensured that incoming expatriates underwent tests and were isolated for a specific period to prevent the transmission of COVID-19.

Finally, the government established a robust testing and contact tracing program, which involved daily random testing. Random testing programs are crucial epidemiology techniques that can help public health officials understand the incidence of a disease and its transmission rate in a given population. The health ministry began mass testing and contact tracing after procuring the necessary screening equipment and delegating specific centres as COVID-19 quarantine and treatment facilities. However, there were, initially, concerns about the privacy and safety of some of the contact tracing applications that the government was using (Garthwaite & Anderson, 2020). By contacting and testing people at a higher risk of contracting COVID-19 or those with close associations with patients, the government could monitor the disease more effectively. According to research, patients that initially tested positive had a history of travelling to high-risk regions or interacting with positive individuals (Singh, 2020). Overall, the public health measures that Kuwait established to address COVID-19 included partial and total lockdown, supporting essential

services, repatriation of Kuwaitis living abroad, grounding of commercial planes, banning of physical gatherings, conducting tests and contact tracing, and holding daily COVID-19 briefings.

While the COVID-19 disease had an adverse and widespread implication on human health, it is the measures that governments put in place to manage the pandemic that had the most significant effect on industries and firms. As businesses closed down, more people were rendered jobless while others had less disposable income. The social change that resulted from government directives affected consumption across all industries. The closure of businesses, restriction of movement, grounding of flights, and lockdowns significantly affected products' supply and demand. Hence, it was vital for the government to implement measures to protect local industries and businesses, even as the nation battled COVID-19.

2.8.2. Economic Responses to COVID-19

While some Kuwait government measures aimed to strengthen healthcare systems, most of them sought to protect businesses from the adverse effects of COVID-19 restrictions. The authorities mainly focused on small and medium enterprises (SMEs), most affected by the pandemic. Firstly, the Central Bank of Kuwait announced several economic changes targeting SMEs, including lowering discount rates to 1.5%, a historic low for the nation. The bank further reduced the capital adequacy ratio to 13% from 10.5% (KPMG, 2020). Other measures that the Central Bank announced included increasing the limit of financing to 100%, raising LTV ratios for RE financings, and lowering risk weight for small and medium businesses. These financial initiatives' primary aim was to increase SMEs' survival by making it easier for them to access credit and cheaper loans.

Additionally, Kuwait's government established a kitty through which public members, companies, and institutions can contribute. The nation can then use the donations to manage the disease and protect vulnerable citizens. Another crucial monetary measure was the suspension of ATM withdrawal fees and other charges for point-of-sale devices. Nonetheless, the limitation of movement is one of the virus-associated factors that have had the most significant implication on businesses. While some businesses can conduct their transactions through the internet, most grocery retailers rely on clients' physical movement. The government addressed the issue by

raising the limit of contactless or cashless payments from 10 to 25 Kuwait Dinar (KPMG, 2020). This intervention aimed to allow businesses to continue selling their products despite the reduced flow of customers to their physical locations. The Kuwait government raised the 2020/2021 budget for its departments and ministries by 500 million KD. This increase provided enough financial resources to cope with the virus, support service delivery to the public, and procure the necessary equipment and materials for hospitals. Overall, Kuwait has placed various monetary and policy measures to protect businesses and vulnerable citizens while addressing the COVID-19 pandemic.

2.8.3. Government responses to COVID-19 and its effect on Consumer Behavior in Kuwait in the Context of the Grocery Industry

The Kuwait government's responses to the COVID-19 pandemic have had a direct effect on consumers' behaviour. For instance, when the state advised citizens to avoid unnecessary movements and maintain social distancing, more households chose to purchase groceries and other essential commodities in bulk. This led to a temporary increase in the demand for foods, sanitary products, and drinks. Since the global pandemic represents a new and unpredictable phenomenon, most consumers are unsure of future government directives. Therefore, such households chose to stock up essential goods such as groceries even before the government announced restrictive measures. Moreover, the hoarding habits resulted from the prediction that the authorities would announce stiffer measures if COVID-19 numbers started to rise.

Additionally, government responses to COVID-19 affected the grocery industry since they introduced new expenses to the consumers and changed consumption patterns and volumes. For instance, individuals had to budget for protective clothing and sanitary products, including masks, sanitizers, and gloves. On the other hand, households worldwide required more groceries to cater to the increased number of family members since governments' decision to shut businesses, and public offices increased the duration people spent at home (Baker, Farrokhnia, Meyer, Pagel, & Yannelis, 2020). As schools closed down, the number of people in households increased, raising the volume and frequency of consumption and increasing the amount of money that individuals spent on groceries and provisions. Moreover, home delivery fees and electronic payment charges made groceries costlier. Consequently, more families had to postpone purchasing non-essential products and long-term assets such as vehicles, houses, and clothing. Overall, the uncertainty

caused by government restrictions and advisories prompted individuals to focus on basic needs like groceries and medications.

Perhaps online shopping is one of the areas where government responses have had the most significant implication. More households have shifted from physical to online shopping to acquire necessary products while staying safe from coronavirus (Grashuis, Skevas, & Segovia, 2020). So far, the government's overarching objective has been to reduce the spread of COVID-19 by minimizing physical interactions among citizens. Before the government placed movement restrictions, grocery stores experienced a massive inflow of clients who were rushing to stock up. However, such stores noticed a significant reduction in traffic when the country went into partial and total lockdown. After that, since citizens had to look for alternative shopping platforms, most of them turned to online retailers for the first time. Consequently, the volume of home deliveries for groceries increased, marking a significant shift in consumer behaviour.

Government interventions further affected customer preferences in the grocery sector. For instance, households turned to cashless and contactless methods of payments. These included the use of credit cards and bank transfers. Moreover, more customers cited affordability, accessibility, and convenience as the main factors affecting their grocery purchase decisions during the COVID-19 pandemic. Due to the economic implications of government responses, conscious consumption increased in the grocery sector. More clients were mindful of their purchases to ensure sustainable options while avoiding overspending and food wastage. This pattern was especially crucial among individuals who had lost their jobs due to the closure of businesses or workers' retrenchment. According to Nasrallah (2020), around 23000 Filipino workers in Kuwait lost their jobs while others faced salary reductions. These included semi-skilled workers, professionals, and skilled employees. Such individuals had to change their purchase behaviour to ensure longer food security. However, many expatriates decided to leave the nation due to financial challenges resulting from unemployment or salary cuts (Al Sherbini, 2020). Overall, government restrictions have increased the demand for affordable, sustainable, and convenient grocery options.

Additionally, government responses to COVID-19 increased the focus on healthy and local grocery choices. As the ministry conducted daily briefings, it reminded citizens of the importance of making healthy food choices while prioritizing sanitation. Consequently, more households were careful to ensure clean utensils, kitchen surfaces, and hands. Besides, there was a general improvement in grocery handling practices such as the separation of raw meat, cooked food from raw ones, and fresh produce from raw meat. More households cooked their foods thoroughly, stored them at the recommended temperatures, and showed more significant water safety concerns. Overall, these habits minimized food poisoning and wastage, some of the primary issues affecting the grocery sector. On the other hand, citizens spent less time in supermarkets and other grocery stores. There was also an increased preference for stores that prioritized sanitation, provided sanitisers, and had well-established social distancing guidelines.

Government responses to COVID-19, especially those that encouraged online shopping, may have increased consumer awareness towards the weaknesses of electronic purchases in the grocery industry. For instance, households using credit cards and contactless payment methods became more concerned about their funds' security. As households and individuals turned to online shopping, fraud and identity theft cases increased (Lallie et al., 2020). Moreover, the government's movement restrictions led to a sudden overburdening of online stores selling groceries and other essential products. Although more individuals shopped online, filled their carts, and checked out, they realized that online retailers could not deliver their products. Besides, consumers that were lucky to receive their products noted that some goods were missing while others had the wrong deliveries. Since online systems are designed to serve a few people, the increase in orders and limited employees and supplies led to their overwhelming. Overall, despite increased efforts to utilize online services, numerous technological, technical, logistic, security, and awareness issues hindered the effective use of such platforms.

Although most governments placed no limitations on cargo movement, countries' different restrictions greatly affected the grocery industry's supply chains. Consequently, this reduced consumer choice, especially during the early days of the pandemic, when most households rushed to essential stock products; Kuwait is an oil-based nation that relies on importations for around 80% of its food supply (Pothering, 2020). Thus, global disruptions in the supply of goods raised

concerns about food insecurity because the supply of groceries could not match the public demand for the same goods. Common and affordable items such as onions and tomatoes disappeared from groceries in the nation. In response to the shortage, Kuwait sent Yemen trucks to purchase and bring back around 120,000 kilos of onions. Kuwait further signed a deal with Egypt to ensure a more effortless movement of importations between the two nations (Economic Times 2, 2020). Government directives leading to businesses' closure forced some food processing ventures and industries to close, reducing foods' supply. Moreover, medium enterprises that supplied groceries in Kuwait cities had to close down due to public health regulations. Apart from affecting consumer behaviour, the short-term shortage of necessary food products revealed Kuwait's vulnerability as a nation that mainly relies on exportations.

In summary, government responses to COVID-19 have had a significant implication on consumers. The state acknowledged that responses such as business closure, movement restriction, and suspension of some government services would have an adverse effect on the economy and consumers. Therefore, it was vital to balance between preventing the spread of COVID-19 and ensuring citizens could access essential services. In the grocery industry, the nation's measures to curb coronavirus affected consumers since they caused a temporary shortage of food products, encouraged online shopping, increased the demand for groceries, promoted contactless payments, and exposed customers to the constraints of internet shopping.

2.9. Emerging Research Gaps on Impact of COVID-19 on Consumer Behaviour in Kuwait

The outbreak of COVID-19 continues to ravage countries worldwide, with several governments adopting restrictive measures to limit physical interactions, hence, curbing the virus's spread. As a result of the pandemic, many scholars have done several types of research on the impact of COVID-19 on consumer behaviour, with some being particularly about the grocery industry. However, there are no similar researches on the effect of COVID-19 on consumer behaviour, especially for Kuwait's grocery industry. Therefore, this paper seeks to analyse and investigate the impact of the COVID-19 pandemic on consumer behaviour in Kuwait's grocery industry. Analysing these effects is essential as it aids in a better comprehension of how the

epidemic has affected individuals' purchase power. Thus, the information gathered will serve as a future reference for other scholars conducting similar research.

The subject's closest studies have only focused on the global implications of COVID-19 on food retailers and dietary habits. For instance, Husain and Ashkanani (2020) concluded that the coronavirus had decreased the consumption of fast foods while increasing the number of people who prepared fresh meals. Overall, no scientific paper has addressed how government measures against COVID-19 have affected Kuwait's grocery industry's consumption patterns. Moreover, although online shopping and contactless payments have become important during this COVID-19 pandemic, little is known about the impacts of such methods on Kuwait's grocery industry. Such knowledge could help stakeholders in the grocery sector improve the online platform and increase its capacity to serve a more significant population. Additionally, there exist research gaps in how public health advisories on COVID-19 have impacted the choice of groceries in Kuwait. Finally, while some of the government's COVID-19 measures have led to job losses and business closures, no studies have investigated the effects of such economic implications on Kuwait's grocery consumption.

2.10. The Initial Conceptual Framework

This thesis adopts Kotler's framework to explore the impact of government responses on consumer behaviour from the perspective of psychological factors. These sub-factors are learning, motivation, attitudes and perception. There are several reasons for choosing Kotler's theory instead of others. For instance, Kotler emphasised the implication of marketing factors such as sales promotions, distribution channels, and advertising. Kotler believes that in itself, price is just one of the numerous factors that customers consider. Overall, Kotler's framework is vital in understanding how consumers may behave in a pandemic. Moreover, Kotler's theory is more relevant since it shifts the marketing focus from distribution channels and prices to customer satisfaction. According to the scholar, the products' role is to satisfy specific consumer needs (Othman et al., 2019).

To conceptualize and predict customers' behaviour, they must understand the four main psychological factors affecting consumer habits. These include attitudes, perception, motivation, and learning (Yang & Tan, 2019). During this COVID-19 pandemic, Kotler's framework provides an accurate depiction of how consumers in the Kuwait grocery industry may behave. For instance, the motivation arising from basic and physiological needs may result in bulk purchases and higher grocery spending per household. External stimuli, needs, and reinforcement may promote consumer learning, leading to increased online shopping adoption, better food handling, change in consumer behaviour, and home deliveries. Finally, consumer perception and attitudes may have resulted in conscious consumption, increased preference to COVID-19 compliant stores, reduced physical visits to stores, and reduced purchase of non-essential products.

The initial conceptual framework below illustrates psychological factors that influence consumer behavior based on Kotler's framework in purchase decisions:

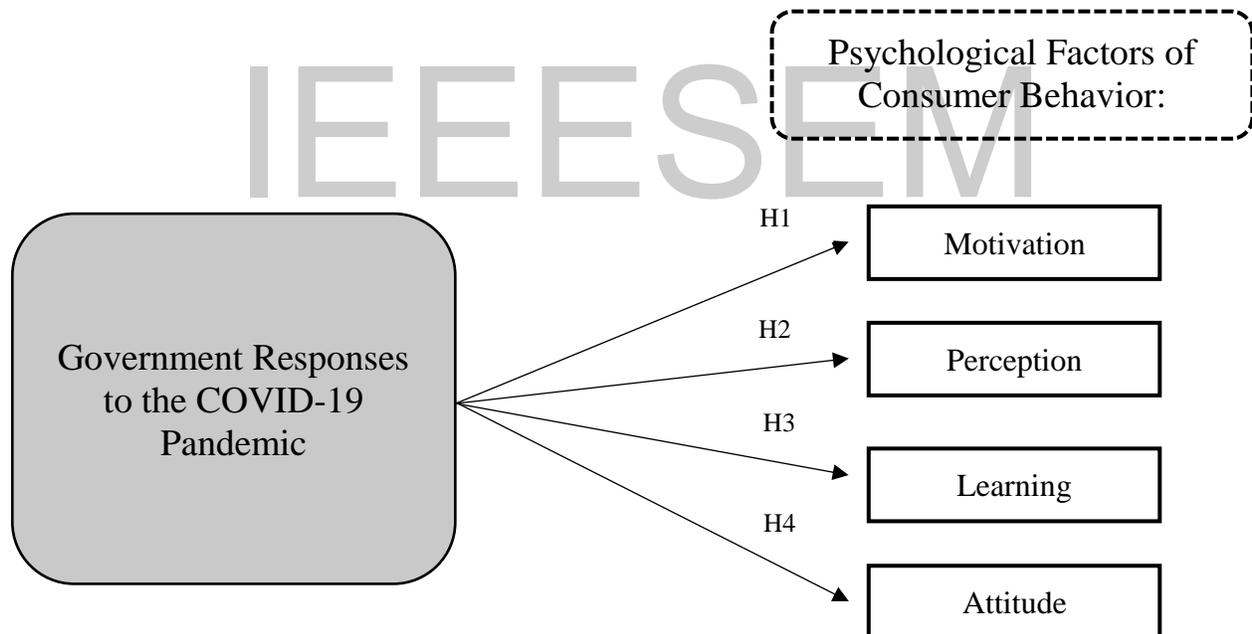


Figure: 2. 10. Conceptual Framework: The Effect of Government Responses on Consumer Behavior (Based on Kotler Framework).

2.11. Chapter Summary

This chapter provides an in-depth understanding of consumer behaviour patterns by analysing the available literature materials. The patterns of consumer behaviour are explained by examining theories of consumer behaviour and factors that influence an individual's decision to make a purchase decision. Additionally, the chapter discusses strategies employed by the grocery industry before the pandemic and the current changes affecting consumer behaviour. Further, the discussion above comprises current consumer behaviour influenced by the outbreak of Coronavirus. The chapter enhances understanding of the impact of the pandemic on patterns of consumption. Moreover, this chapter discusses how Kuwait government's government responds and its effect on consumer behaviour.

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3. Chapter Three – Research Methodology

3.1. Introduction

Chapters one and two provided an introduction and proposed conceptual framework for the research. In chapter 1, the thesis comprehensively discussed the problem, objectives of the study, research questions, and general methodology. For instance, the section explained the challenges of understanding government regulations' implications on Kuwait's grocery industry's consumption patterns. Chapter 2 analysed the scientific and theoretical framework that will form the basis of understanding consumer behaviour. It mainly focused on the academic theories that have provided a foundation for studying consumer patterns. Additionally, it discussed the psychological factors influencing consumer behaviour, including perception, learning, attitudes, and motivation.

3.2. Problem Definition

The current coronavirus epidemic has had a significant implication on global social, political, and economic systems. However, most individuals, households, and businesses have mainly been affected by government regulations to curb COVID-19. Such initiatives have ranged from lockdowns, closure of businesses to movement restrictions.

The grocery industry, unlike some industries, has been significantly affected by the COVID-19 policies passed by both national and foreign agencies. The most significant percentage of food that most households consume is perishable (Yu & Jaenicke, 2020). Therefore, the effective production, transportation, marketing, and sale of such products rely on supportive infrastructure, policy, political, and social systems. The restrictive measures imposed by the Kuwaiti government have greatly affected consumer behavior by disrupting the systems supporting the grocery sector. Nonetheless, an in-depth understanding of consumer behavior in Kuwait's grocery industry is only possible through a comprehensive analysis of the implications of coronavirus-related social and economic policies in different sectors. Moreover, the knowledge gained from such the study will be vital in suggesting strategies that diverse players can utilize to meet consumers' dynamic needs.

Government responses to the COVID-19 outbreak have had both direct and indirect implications for the grocery industry. Firstly, global movement restrictions and lockdowns have negatively affected the revenue stream from businesses, industries, and government agencies (Liu, J.M Lee, & C. Lee, 2020). For instance, there has been a steady fall in the price of oil due to decreasing demands. Such factors have affected some people's income and employment in Kuwait, whose country mainly relies on the sale of oil and oil-based products.

While some individuals have lost their jobs, others have had to survive on reduced salaries. The resultant decrease in disposable income has lowered the purchasing ability of some consumers. Secondly, governments' local and global movement restrictions mean that fewer farmers can access the Kuwait market. Consequently, this disruption in the transportation sector has caused an imbalance between the demand and the supply of groceries and affected the processing sector (Gregorioa & Ancog, 2020). Finally, the mismatch between demand, supply, and income may trigger sustainable consumption of goods, subsequently leading to long-term changes in purchasing patterns.

Although the above factors seem to lower grocery sales, several regulatory factors may increase foodstuff demand. For instance, as countries close their borders and impose restrictions, households are less sure about future access to essential products like groceries. Thus, some consumers may resort to panic buying and hoarding of goods. European nations such as Australia, Italy, and Germany experienced panic buying as consumers flocked supermarkets to purchase sanitary products, medicine, household supplies, packaged foods, dairy, and beverages (Kostev & Lauterbach, 2020).

Additionally, movement restrictions have expanded the internet's role as an online market that can reach more people than traditional platforms. More buyers and sellers are conducting their transactions online to acquire essential goods while adhering to COVID-19 directives. Overall, COVID-19 related regulations have had both negative and positive implications in the grocery industry. Therefore, the research will provide a framework for understanding how government policies during the COVID-19 pandemic have affected consumer behavior in Kuwait's grocery industry.

The paper will focus on the psychological factors that affect consumer behavior in the grocery industry. The primary psychological aspects of a consumer's decision-making include attitudes, perception, motivation and learning. As the government placed different measures to address COVID-19, it also affected the psychology of consumers. Additionally, as organizations strived to increase demand for their goods and remain in business, their advertising and marketing techniques influenced consumption patterns.

3.3. Proposed Conceptual Framework of the Research

Because the mixed research methods have been adopted, below is the proposed conceptual framework based on the quantitative part. There are possible theories were considered for the conceptual framework of this study, including Kotler's (2013) consumer behavior model. The four characteristics affecting consumer behavior are cultural, social, personal, and psychological factors, focusing on the psychological aspect mainly and their subfactors; motivation, perception, learning, and attitudes. Besides, the government responses were considered when investigating how consumers tried to purchase groceries during the COVID-19 outbreak.

3.3.1. Independent Variable

The independent variable in the research is the government responses to the COVID-19 pandemic. Independent variables are not affected by other factors in the study. Besides, they have direct implications on the dependent variables. The research seeks to investigate the impact of government responses during the COVID-19 outbreak on consumer behavior in the grocery industry in the context of Kuwait.

3.3.2. Dependent Variable

This research's dependent variable is consumer behaviour's psychological factors measured by sub-variables: motivation, perception, learning, and attitudes. The dependent variable is the aspect being analysed and whose behaviour relies on the independent variable. This research hypothesizes that grocery consumers' patterns in Kuwait vary depending on the government responses' implications during the COVID-19 outbreak.

3.3.3. Control Variables

One of the main aspects of control variables is that they are considered irrelevant variables and not related to the hypotheses and theories being assessed (Spector & Brannick, 2011). This research's control variables are the demographic factors which are gender, age, nationality, marital status, employment form, educational level, monthly income, and family size. These variables will be tested if they influence the independent and dependent variables.

3.4. Research Objectives

This research explores the impact of government responses during the spread of COVID-19 on consumer behaviour's psychological factors and discovers more consumer behaviour factors affected by government responses in the grocery industry in Kuwait. The following objectives are established explicitly for achieving the research aim:

- To investigate the impact of government responses during the spread of COVID-19 on consumers' motivations in the Kuwaiti grocery industry.
- To investigate the impact of government responses during the spread of COVID-19 on consumers' perceptions in the Kuwaiti grocery industry.
- To investigate the impact of government responses during the spread of COVID-19 on consumers' learning in the Kuwaiti grocery industry.
- To investigate the impact of government responses during the spread of COVID-19 on consumers' attitudes in the Kuwaiti grocery industry.
- To find out more factors of psychological factors of consumer behaviour that may be affected by government responses in the Kuwaiti grocery industry.
- To develop a conceptual framework that can be applied in addressing the impact of government responses during the spread of COVID-19 on consumer behaviour's psychological factors in Kuwaiti's grocery industry.

3.5. Research Questions

This research will meet the above objectives by answering the below questions, there is one major question, and four minor questions have been established:

3.5.1. Major Research Question:

To what extent the government responses during the spread of COVID-19 affect psychological factors of consumer behaviour in the Kuwaiti grocery industry?

3.5.2. Minor Research Questions:

- What is the impact of government responses during the spread of COVID-19 on consumers' motivations in the Kuwaiti grocery industry?
- What is the impact of government responses during the spread of COVID-19 on consumers' perceptions in the Kuwaiti grocery industry?
- What is the impact of government responses during the spread of COVID-19 on consumers' learning in the Kuwaiti grocery industry?
- What is the impact of government responses during the spread of COVID-19 on consumers' attitudes in the Kuwaiti grocery industry?

3.6. Research Hypotheses

The research hypothesis is crucial for a well-developed research study. The research hypothesis can be used to find a solution to the research problem (Johnson & Duberley, 2000).

The following hypotheses were used in the quantitative phase to assist in achieving research objectives and answering the research questions:

- **H1:** There is a significant relationship between government responses during the spread of COVID-19 and consumers' motivations in the Kuwaiti grocery industry.
- **H2:** There is a significant relationship between government responses during the spread of COVID-19 and consumers' perceptions in the Kuwaiti grocery industry.
- **H3:** There is a significant relationship between government responses during the spread of COVID-19 and consumers' learning in the Kuwaiti grocery industry.
- **H4:** There is a significant relationship between government responses during the spread of COVID-19 and consumers' attitudes in the Kuwaiti grocery industry.

3.7. Research Design

The research design is an essential part of any research study. It assists in giving an outline of the tools and the methodology of addressing the research. Moreover, it also contains information about the approach, the research type, the type of data collection and analysis methods. The research design and rationale for this study reflect the nature of the research problem and the need to evaluate views from varied perspectives to assess government responses during COVID-19 on consumer behaviour's psychological factors. The research design and rationale for this study reflect the nature of the research problem and the need to evaluate views from varied perspectives to assess government responses during COVID-19 on consumer behaviour's psychological factors. The current research designed to be mixed methods. The types and logic behind using the mixed methods research are discussed below.

3.7.1. Types of Mixed Methods Design

Bryman (2006) maintain that there are several types of mixed methods research design, but the most common four are; 1) Convergent parallel design, which is based on collecting qualitative and quantitative data simultaneously with equal priority, 2) Exploratory sequential design that starts by collecting the qualitative data before the quantitative data, 3) Explanatory sequential design is based on collecting and analysing quantitative data before collecting and analysing qualitative data, which adopted for the current research, and 4) Embedded design can be started with either quantitative or qualitative data collection.

3.7.2. The Rationale of Using Mixed Methods Design

As discussed above, the explanatory sequential design was adopted for this research because the researcher feels that broad patterns of relationships need to be uncovered, which the quantitative data unable to explain alone. Further qualitative data become required. Thus, this research consists of two phases; firstly, the quantitative phase was based on collecting data by questionnaire and analysed using Smart-PLS software. Secondly, the qualitative phase was based on collecting data by structured interviews and analysed using the thematic method, as elaborately explained below.

3.7.3. Research Paradigm

A research paradigm is a structured pattern; a framework of systematically arranged scientific and theoretical philosophies, principles, concepts, and hypotheses highlighted to tackle the study methodically (Vaishnavi & Kuechler, 2015). This study is based in Kuwait and undertaken to examine the impact of government responses during the spread of COVID-19 on consumer behaviour's psychological factors. Therefore, the current study has adopted the positivism paradigm since the research objectives are clear, and the outcome would come to conclusions based on the findings, not about own interpretations.

3.7.4. Research Approach

The research approach is an essential issue in any investigative undertaking because it presents the crucial investigation map of how the research is organized. It can be considered the substantial connection that associates the primary evidence and conventions in the research study to the conceptual framework, thereby leading to the data collection stage. The research approach is either inductive or deductive. The inductive research approach works from analysing specific observations to broader generalizations and theories. Informally, it is termed as a “bottom-up” approach. This approach involves a degree of uncertainty. In the quantitative phase, the deductive research approach, and the approach chosen for this research, work from a general view to a more specific one: it is also called a “top-down” approach (Saunders, Lewis, & Thornhill, 2009). This research adopts a deductive approach to study and investigate the impact of government responses during the COVID-19 pandemic on consumer behaviour in grocery settings to deduce the outcomes. In contrast, the inductive research approach was used in the second phase, a qualitative part.

3.7.5. Research Type

There are three broad categories of research types, viz. descriptive, exploratory and explanatory (Creswell & Clark, 2007). It must be noted that these three categories are not mutually exclusive, and a researcher considering the topic and data type of his research may adopt one or more to facilitate the research study (Lewis, 2015). The choice of research type is made by the researcher, keeping in mind the subject and the area of the research (Walliman, 2011). This study is mainly a mix of explanatory research because it explained the relationship between government

responses during the COVID-19 pandemic and consumer behaviour in grocery settings and assumed a pre-formulated causal relationship tested in the empirical and exploratory research.

The study also adopted a descriptive research design based on reviewing the relevant literature to find appropriate data collection instruments. This is also true to mean, standard deviation, kurtosis, skewness; the positive response rate of items and dimensions has been calculated. Here, the best features were taken from different research designs for the investigation to proceed in the best possible manner.

3.8. Time Horizon

A time horizon explains the duration in which the study is conducted. It can be either cross-sectional or longitudinal. The nature of the study will guide the researcher towards the selection of a suitable time horizon. The cross-section is all studies that are examining a phenomenon at a certain point in time. Hence, data collection and analysis are conducted at once (Saunders et al., 2012). The longitudinal type represents the studies that collect data at different time points to evaluate the change. The cross-sectional type is more proper when there are limitations in time and available resources to conduct the study. The longitudinal type is used on studies that need accuracy in data and assessment of change over time (Saunders et al., 2012). This study adopted the cross-sectional type due to limitations in time and resources.

3.9. Measurement Tool

3.9.1. Quantitative Phase

To assess the impact of government responses during the spread of COVID-19 on the psychological factors of consumer behaviour in Kuwait's grocery industry, the questionnaire was developed from different literature sources. The questionnaire was divided into three parts, which has a total of 33 questions/statements. The first part measures the demographic information, which consists of eight questions.

The second part assesses the four psychological factors of consumer behaviour, which consists of 21 questions. The third part measures government responses during the COVID-19 pandemic, which consists of four items. Table 3.1 exhibits the statements of the questionnaire and their sources from the literature. The questionnaire is developed in two languages Arabic and English. The questionnaire was based on a Likert scale arranged from 1 (Strongly Agree) to 5 (Strongly Disagree).

No.	The Statements		
Section (A) Demographic Questions			
1	Gender: 1) Male 2) Female		
2	Age: (1) 20 – 30 Years (2) 30 – 40 Years (3) 40 – 50 Years (4) 50 Years or above		
3	Nationality: 1) Kuwaiti 2) Non-Kuwaiti		
4	Marital Status: (1) Married (2) Single		
5	Form of employment: a. Public Sector () b. Private Sector () c. Business Owner () d. House Wife () e. Others () Please specify _____		
6	Education: 1) High School (2) University/College (3) MA, PhD		
7	Monthly income: (1) < 500 KD (2) 501 – 1000 KD (3) 1,001 – 1,500 KD (4) > 1,500 KD.		
8	Family Size (1) 1 – 3 (2) 3 – 5 (3) 5 & More		
No.	Code	The Statements	The Sources
Section (B) Consumer Behaviour Questions			
1	MOT1	The spread of the COVID-19 prompted/pushed me to store more grocery products consumed daily, such as food and drinks.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
2	MOT2	The spread of the COVID-19 resulted in the postponement/delay of purchasing some durable goods such as homes, cars, and furniture.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
3	MOT3	I bought many protective products such as masks and hand sanitizers as the COVID-19 spread.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
4	PERC1	I used to buy grocery products online before the spread of COVID-19.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)

5	MOT4	The spread of the COVID-19 caused me to visit e-shopping sites such as Amazon, Namshi, Sheel, and others for the first time.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
6	MOT5	The spread of COVID-19 led me to buy grocery products by subscribing and following social media accounts such as Facebook and Instagram.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
7	LRN1	I have learned new ways to go shopping online more than before the Corona outbreak.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
8	LRN2	I discovered that there are more convenient, affordable, and easily accessible alternatives for buying grocery products.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
9	MOT6	I relied on home delivery applications to buy grocery products such as Talabat, Carriage, and Deliveroo after the COVID-19 spread.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
10	MOT7	I relied more on applications of remote payments and bank transfers during the spread of the Corona pandemic.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
11	PERC2	There were some difficulties in the electronic purchasing process, such as the lack of some products or delivery services.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
12	PERC3	My purchasing behaviour was positively affected after the COVID-19 outbreak.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
13	PERC4	I will go back to my old ways to buy and consume products after the COVID-19 ends	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
14	MOT8	The spread of COVID-19 has reduced the number of times visiting the grocery stores.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)
15	MOT9	The shift from physical stores to online platforms increased the amount of money spent on grocery products.	(Kotler & Armstrong, 2013) & (Bakkar, 2020)

16	ATT1	I prefer shopping in large stores after the Corona outbreak, even if I'm not used to these stores before.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
17	ATT2	I prefer not to spend a long time in the store after the Corona pandemic, even if this affects my choice of purchased items.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
18	ATT3	I prefer to go shopping from the stores that frequently clean commonly touched surfaces.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
19	ATT4	I prefer to go shopping from the stores that provide wipes/hand sanitiser, masks, and gloves.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
20	ATT5	- I prefer to go shopping from the stores that take strict protective measures on their employees, such as wearing masks, gloves, and proper physical distancing.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
21	ATT6	I prefer to go for shopping from the stores that install clear plastic barriers between cashiers and customers.	(Kotler & Armstrong, 2013) & (Sheth, 2020)
Section (B) Government Responses Questions			
1	GR1	The government has adopted effective measures for the grocery industry to adjust to the economic reality caused by the COVID-19 pandemic.	(Keane & Neal, 2020)
2	GR2	The government has adopted effective measures to avoid massive loss of grocery industry due to the COVID-19 pandemic.	(Keane & Neal, 2020)
3	GR3	The government has acted to protect workers and customers of the grocery industry from COVID-19 during the pandemic.	(Keane & Neal, 2020)
4	GR4	As a result of the COVID-19 pandemic, the government has substantially increased the digital or online delivery of regulations for grocery shopping.	(Keane & Neal, 2020)

Table: 3. 1. Questionnaire Contents

3.9.2. Questionnaire Contents

Based on the quantitative phase findings, interview questions were designed to explain in-depth and elaborate on the impact of government responses during the spread of COVID-19 on consumer behaviour's psychological factors, as presented in chapter 4.

3.10. Translation of Questionnaire

The study was conducted in Kuwait, where English is not the native language. Therefore, the questionnaire and interview questions were translated into Arabic based on the translation methodology and specific guidance (Abdallah, Johnson, Nitzl, & Mohammed, 2019), as explained below.

1. An expert translator familiar with this type of work was selected and asked him to prepare a draft translation.
2. The translation was reviewed by using a bilingual reviewer and expert in the field of marketing. This was to assess the translation's accuracy and its appropriateness (both in terms of familiar language and cultural distinctions) for the target population.
3. The Arabic version was translated back into English by a bilingual translator, facilitating comparison between both versions of the questionnaires for accuracy.
4. A pilot study was conducted to evaluate an initial, preliminary version of the translated surveys. Following the pilot study, some items were modified before being incorporated in the surveys' final version. The data collected from the pilot study were excluded from further analysis.
5. A field test was conducted to assess the translation's reliability and validity and its correspondence with the English version. The Arabic and English versions of the questionnaire are available in Appendix B.

3.11. Sampling and Target Population

In research that testing hypotheses, the study respondents need to be the entire population that has been targeted. However, it is almost impossible and an unpractical way to survey the whole population (Salkind, 2010). Hence, to make the research doable, apart from the entire population, it is chosen for testing the hypotheses: this is known as sampling. Sampling can be done in several

approaches, for example, simple random sampling, stratified sampling, systematic sampling, quota sampling, cluster sampling, convenience sampling, sequential sampling, etc. (Sim & Wright, 2005). The current research adopted a convenience sampling approach that is a specific type of non-probability sample that depends on collecting data from part of the population close to hand. The reasons for selecting this sampling technique are the simplicity of sampling and the ease of research. Data collection can be facilitated quickly and the cheapest to implement that alternative sampling approach (Saunders et al., 2009).

3.12. Quantitative Phase

To determine the necessary sample size for PLS-SEM, researchers should initially determine the required statistical power. For business studies, the statistical power of at least 0.8 at an α level of 0.05 is considered acceptable (Nitzl, 2016). The missing response per item was relatively low (0.1%) in this study; therefore, it employed the mean replacement procedure for missing responses (Hair Jr, Hult, Ringle, & Sarstedt, 2016). This research's target population is around 550 people, but the minimum required sample size should be not less than 189 responses.

3.13. Data Collection

The data collection instrument that will be useful in this study will be a survey. The source of data will be online questionnaires administered to a target sample population. Surveys are data gathering tools that obtain information on specific subjects from targeted participants. There are several reasons why a survey will be an effective method of understanding grocery consumers in Kuwait. Firstly, surveys will allow researchers to design questions that lead to specific information. Therefore, most answers obtained from surveys will be relevant to the study. Secondly, online questionnaires are cost-effective, easy to administer, quick, and expand the data collection's geographical reach (Nayak & Narayan, 2019). Overall, by developing and sending strategic questions to online respondents, it will be possible to understand consumers' different characteristics and how government responses during the spread of COVID-19 have impacted their grocery purchases.

3.14. Data Analysis Methods

3.14.1. Quantitative Phase

Data analysis involves the processing of collecting data that facilitates the study (Hunt, Sparkman Jr, & Wilcox, 1982). Partial Least Square-Structural Equation Modelling (PLS-SEM) was used to analyse the data. There are many reasons for using PLS-SEM, which were discussed in the methodological literature (Hair et al., 2016; Nitzl, 2016). PLS-SEM is a multivariate statistical technique and widely used for analysing the structural relationships between variables. It offers a highly flexible method for testing complex models and can handle reflective and formative measurement models, as well as single-item constructs simultaneously (Avkiran, 2018; Hair Jr et al., 2016). PLS-SEM allows for critical exploratory research to set the essential work for follow-up studies using rigorous assumptions (Avkiran, 2018). PLS-SEM's additional strength is its capability to model composite constructs (Nitzl & Chin, 2017).

3.14.1.1. Sample and Responses Statistics

The demographic characteristics and background data were analysed using Excel 2013. PLS-SEM is a non-parametric statistical method, so it does not require the normally distributed data (Hair Jr et al., 2016). Descriptive statistics were used to calculate and present the general mean score, standard deviation, kurtosis and skewness.

3.14.1.2. Assessment of Positive Response Rate

Measuring positive responses to survey questions enabled us to quantify grocery consumers' perspectives toward the government responses and consumer's motivations, perceptions, learning, and attitudes during the spread of COVID-19. The two highest-scoring (1 and 2) answers (strongly agree and agree) were perceived as positive response answers to calculate the positive response rate per item. The three lowest-scoring answers were deemed to be other response answers.

3.14.1.3. The Impact of Government Responses on Psychological Factors of Consumer Behaviour During the COVID-19 Pandemic

Smart-PLS software was used to assess the reliability and validity of the developed questionnaire and examine the impact of government responses during the spread of COVID-19

on consumer behaviour's psychological factors. A two-step process has been utilized to evaluate the PLS model, consisting of a measurement model and a structural model. In the first step, we evaluated the measurement model, which consists of first-order and second-order levels. In the second step, we evaluated the inner path model. The measurement models were evaluated as part of the first step. The first-order construct measurements were evaluated; all the first-order constructs are reflective measurements. Reflective measurement models have been evaluated using indicator loading, which should be higher than 0.7, composite reliability, which should be higher than 0.6. Composite reliability is similar to Cronbach's alpha but technically more appropriate for PLS-SEM because it considers the different outer loadings of the indicator variables. Furthermore, the Average Variance Extracted (AVE) is analysed, which should be higher than 0.5.

The second-order construct measurements were evaluated; all the second-order constructs are formative measurements. Formative measurement models were evaluated using an outer weight that needs to be different from zero and smaller than the outer loading of reflective indicators, p-value which should be less than 0.05, and Variance Inflation Factor (VIF), which should be less than 5 (Hair Jr et al. 2016). The structural model estimates are not examined until the reliability and validity of the constructs established. To test the hypotheses of this research and assess the impact of the demographic factors (control variables) on consumer behaviour's psychological factors, the structure model of the PLS model was evaluated by inspecting the path coefficient, p-value, and t-value.

Next, to evaluate the global model fit, SRMR was examined, which is the standardized difference between the observed covariance and predicted covariance, with a value of zero indicating a perfect fit, but a value <0.085 is considered a good fit (Kenny 2014; Hair Jr et al. 2016). Also, the normal fit index (NFI) has been examined to judge the global model fit. A value above 0.9 usually represents an acceptable fit.

3.14.2. Qualitative Phase

All the conducted interviews were transcribed and analysed manually by using the thematic technique. Thematic analysis is a proper technique to reveal something about people's views, opinions, knowledge, experiences, or values from a set of qualitative data (Nowell et al., 2017). The qualitative part was analysed using thematic analysis, which is the most common method of analysing qualitative data. Using this method, the researcher carefully explored the data to identify

common themes, topics, ideas, and patterns of meaning that frequently appear. A six-step process is familiarization, coding, generating themes, reviewing themes, defining and naming themes, and writing up to conducting the thematic analysis as elaborated in chapter 4 (Nowell et al., 2017). The primary technique in the thematic analysis involves the identification of meaning and patterns from the text (Gavin, 2008). After examining repetitive characters within a document, a researcher can then make observations and conclusion regarding the phenomenon under study. Thematic analysis is essential when analysing the responses obtained through questionnaires. Questions that allow respondents to give a wide range of answers are beneficial for such analysis since the resultant themes/concepts will reflect independent ideas of participants and a broad account of data (Ivanski, & Kohut, 2017). This is contrary to closed-ended questions, which may be biased since it shows researchers' opinions by limiting the answers. Nonetheless, a comprehensive analysis of themes is crucial if a scientist makes meaning of diverse responses from interviewees.

Despite the numerous benefits of thematic analysis, the technique has several disadvantages. For instance, since the themes rely on the ability of a researcher to make connections between different responses, the methods are still subject to some form of personal bias. Besides, thematic analysis is consistent since other scientists may develop different themes from the same set of responses (Vaismoradi, Turunen, & Bondas, 2013). Thus, while thematic analysis is a quick and effective method of data analysis, it is vital to use past studies and research to provide more evidence for the themes identified.

3.15. Research Assumptions

This study makes several assumptions about consumer spending behaviour. Firstly, it assumes that the direct and indirect effects of government responses during the COVID-19 outbreak will significantly influence consumer behaviour in the grocery industry. Secondly, it presumed that government responses during the spread of COVID-19 would affect consumers' motivation, perception, learning, and attitudes in the grocery industry. Thirdly, the research assumes that the interests, likes, and priorities of consumers could be changed. Thus, such consumers will utilize limited resources to meet their most pressing needs. Finally, since the study assumes that consumers' actions reflect their self-interests, it prepossesses that the grocery industry's consumer behaviour will be influenced by motivational, perceptual, learning, and attitudinal factors.

3.16. Research Limitations

The study has certain limitations that may affect the credibility of the data collection process and the findings. For instance, it may be challenging to capture all the implications of government policies on consumers' psychology. Researchers acknowledge that policies and regulations do not just fail or succeed (Hudson, Hunter, & Peckham, 2019). Instead, most policy implementation processes are unpredictable, adaptable, and nonlinear. Additionally, the success of seemingly straightforward solutions to challenges significantly varies depending on time and place contexts. During this pandemic, different governments have put in place measures to cushion businesses and citizens from economic hardships (Demertzis, Sapir, Tagliapietra, & Wolff, 2020). Additionally, state agencies have implemented policies to ensure essential goods and services despite the pandemic.

While some regulations have increased the supply and demand of goods, others have reduced purchasing power or affected supply changes. Therefore, government policies' multifaceted implications may make it difficult to determine how they have affected consumer behaviour in Kuwait's grocery industry. Secondly, a rational consumer's idea is theoretical and may not be applicable in an actual scenario. Mental state, experience, education, and availability of information are some of the factors that determine whether a consumer's choice will lead to maximum utility or the greatest satisfaction. In the real world, inadequate information, diverse interests, and changing priorities result in complex spending decisions, challenging to understand through scientific principles. Finally, the research findings will be subject to the limitations of surveys and deductive approaches. The disadvantages of surveys include personal bias, different levels of understanding, dishonest answers, and lack of personalization. Overall, the credibility of the findings will rely on conceptualizing and compensating for the research limitations.

3.17. Ethical Consideration

The study will adhere to several ethical considerations in collecting, handling, analysing, and reporting data. For instance, it will be assured to obtain participants' informed consent before engaging them in the study. Research consent should be explicit, voluntary, written, and re-negotiable; in cases where children are part of the sample population, it is crucial to seek parents' permission or utilise community-based participation approaches if guardians are unavailable (Auerswald, Piatt, Mirzazadeh, & Unicef, 2017). Before beginning the data collection process, it

will be necessary to provide potential respondents with adequate information on the research's purpose and nature. Privacy will also be an essential ethical principle to consider in the scientific investigation. The research will ensure that the collection, storage, and reporting of respondent data respect the participants' privacy. For instance, the study will utilise codes to avoid revealing the subjects' names and addresses in reports.

Moreover, research must uphold the data collection process's integrity by ensuring participants are literate, understand the questions, are under no pressure, and are willing, being honest (Beardsley, Martínez Moreno, Vujovic, Santos, & Hernández-Leo, 2020). Other unethical practices that the study will avoid include falsification of data, faking missing information, and misinterpreting data. Finally, it has been assured that the questions are sensitive to the respondents' age, culture, religion, gender, or values. Furthermore, it will be critical to ensure the questions do not pose a risk to participants or cause distress. In summary, the study's ethical considerations will include honesty, privacy, informed consent, integrity, and sensitivity to subjects.

3.18. Chapter Summary

This chapter has provided critical details on the scientific principles, methods, structure, and techniques used to analyze the research problem and hypothesis. Since the problem's nature determines the research conducted, the chapter summarizes the study problem, objectives, and theoretical framework. Additionally, it has explained some of the variables that will impact data collection and findings, including independent, dependent, intervening, and moderating variables. The chapter has also discussed the significant limitations and assumptions that the study makes. For instance, the research presumes that consumers are independent, strive to maximize their utility and act out of self-interest.

Additionally, although the study will develop a framework for understanding how government regulations have affected consumers' psychology, policies rarely have direct and easily discernible implications. Since most regulations have negative and positive effects, it is always challenging to determine their overall success or failure. Moreover, this chapter has elaborated on specific aspects of the research methodology, such as hypothesis, research type, data collection instrument and source, data analysis methods, approach, and design. Finally, the chapter has concluded by explaining the ethical considerations that will guide the data collection, analysis, and reporting process.

4. Chapter Four – Data Analysis, Findings and Discussion

4.1. Introduction

This chapter explores several essential sections that analyze the demographic characteristics, in-depth descriptive analysis, and the survey questions' positive response rate. This chapter will also explore the reliability and validity of the developed questionnaire and the impact of government responses on consumer behavior's psychological factors as the first phase. Moreover, the thematic analysis of the details of the interviews conducted with the top management of the grocery's stores was used as the second phase in this research. After that, the discussion of each phase (quantitative and qualitative) and the summary of the chapter.

4.2. Results of Quantitative Phase

The quantitative phase results consist of demographic characteristics analysis results, descriptive analysis, positive response rate results, validity and reliability results, and testing hypothesis results.

4.2.1. Demographic Characteristics Analysis

Demographic analysis is a technique used to understand some characteristics such as gender, age, nationality, educational level, monthly income, and family size. There will be several tables, and figures display the characteristics of the respondents in this chapter. A total of 512 surveys were completed and returned. Of these, 290 respondents (56.6%) were female, and 222 (43.4%) were male. Three hundred fifty-six respondents (70%) were under 40, while 156 respondents (30%) were over 41 years. The majority of respondents (88.1%) were Kuwaitis. 61.1% of the respondents were married. 60% of respondents were working in the public sector. The majority of respondents (71.5%) were Bachelor or Diploma holders. The monthly income of 354 respondents (69.1%) were above 1000KD. In contrast, around 50.8% of the respondents had a family size between 4 – 6 persons.

	Characteristic	Frequency	Percentage (%)
1	Gender		
	Male	222	43.4
	Female	290	56.6

2	Age		
	20 – 30 Years	173	33.8
	31 – 40 Years	183	35.7
	41 – 50 Years	97	18.9
	51 Years or above	59	11.6
3	Nationality		
	Kuwaiti	451	88.1
	Non-Kuwaiti	61	11.9
4	Marital Status		
	Married	313	61.1
	Unmarried	199	38.9
5	Form of Employment		
	Public Sector	307	60
	Private sector	99	19.3
	Business Owner	16	3.1
	House Wife	42	8.2
	Others	37	7.2
6	Educational Level		
	High School	71	13.9
	University / College	366	71.5
	Master / PhD.	75	14.6
7	Monthly Income		
	> 500 KD	55	10.7
	500 – 1000 KD	103	20.1
	1001 – 1500 KD	171	33.4
	< 1500 KD	183	35.7
8	Family Size		
	1 – 3 persons	107	20.9
	4 – 6 persons	260	50.8
	More than 6 persons	145	28.3

Table: 4. 1. Demographic Characteristics of the Respondents

Below are eight charts represent the above demographic characteristics, including the percentages for each factor:

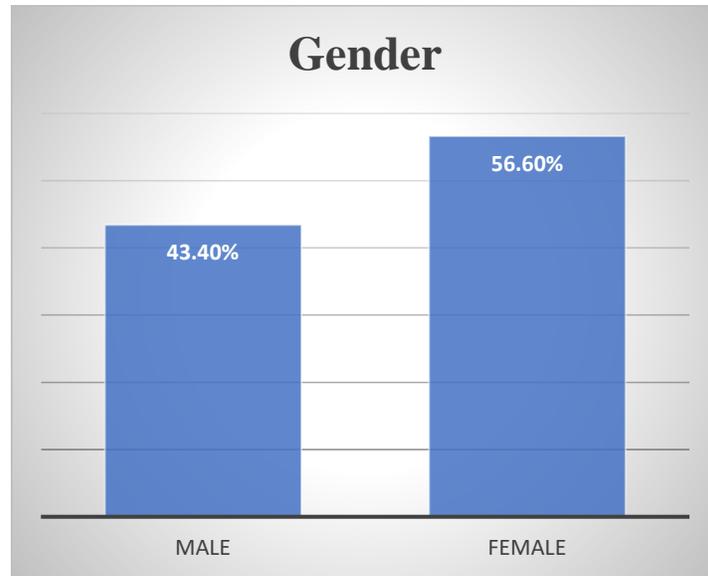


Figure: 4. 1. Gender

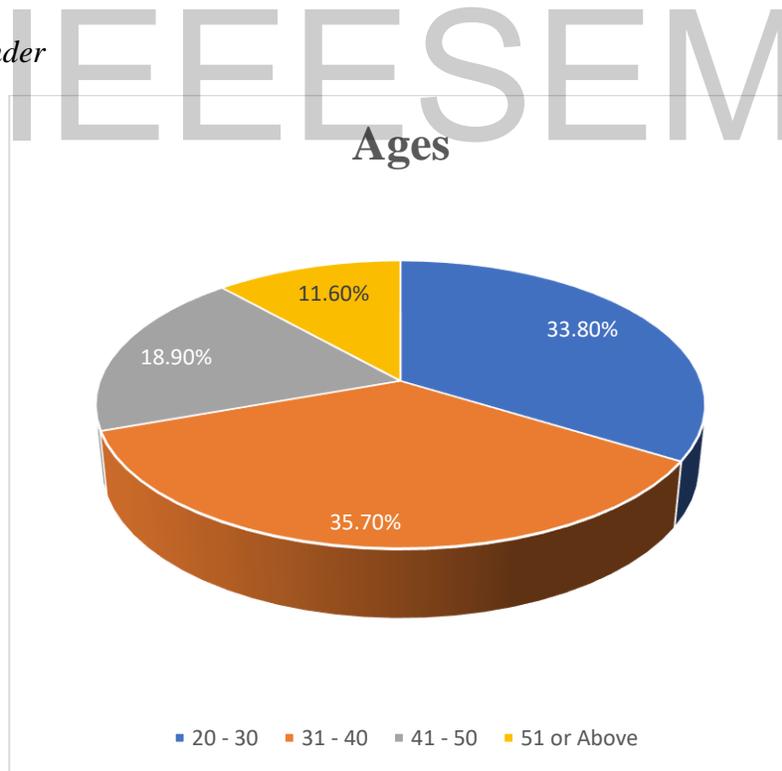


Figure: 4. 2. Ages

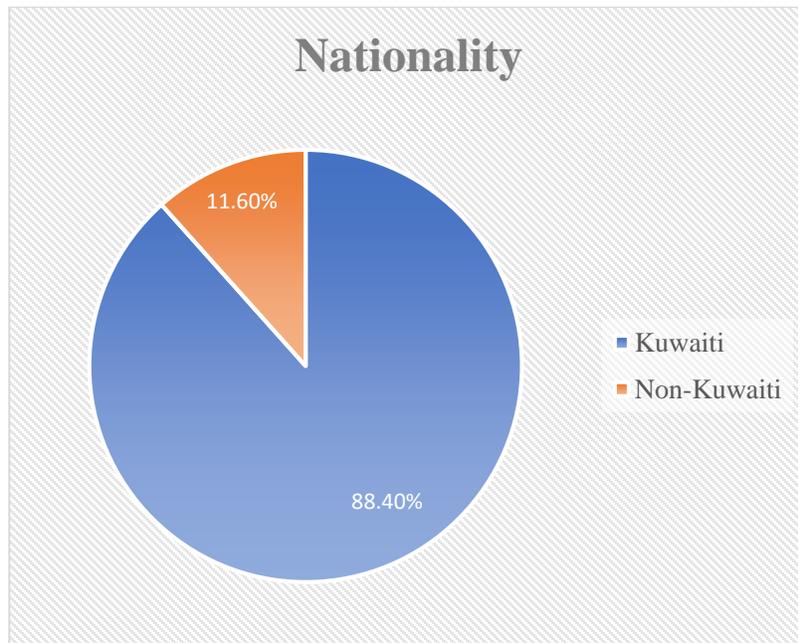


Figure: 4. 3. Nationality

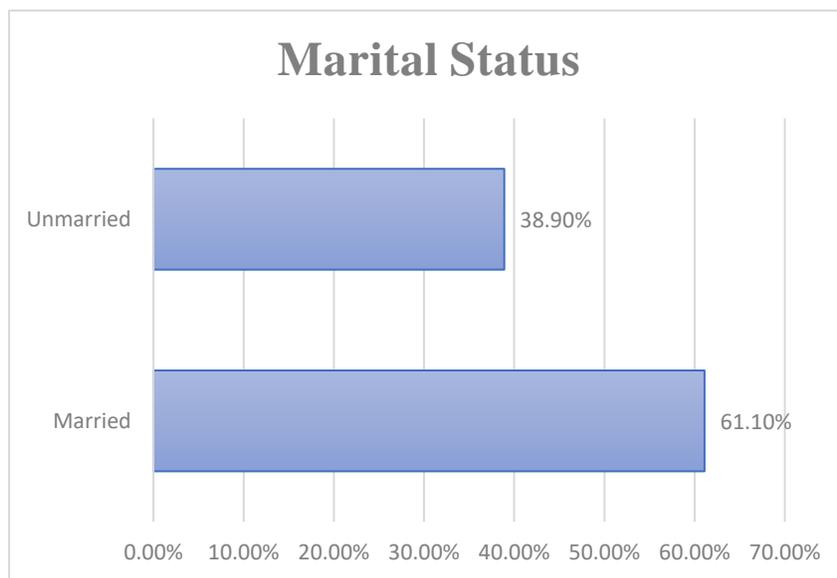


Figure: 4. 4. Marital Status

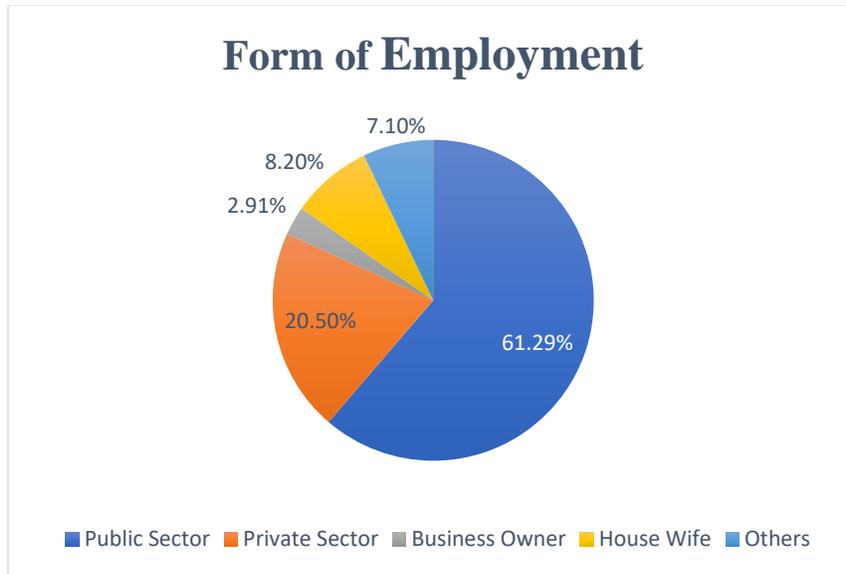


Figure: 4. 5. Form of Employment

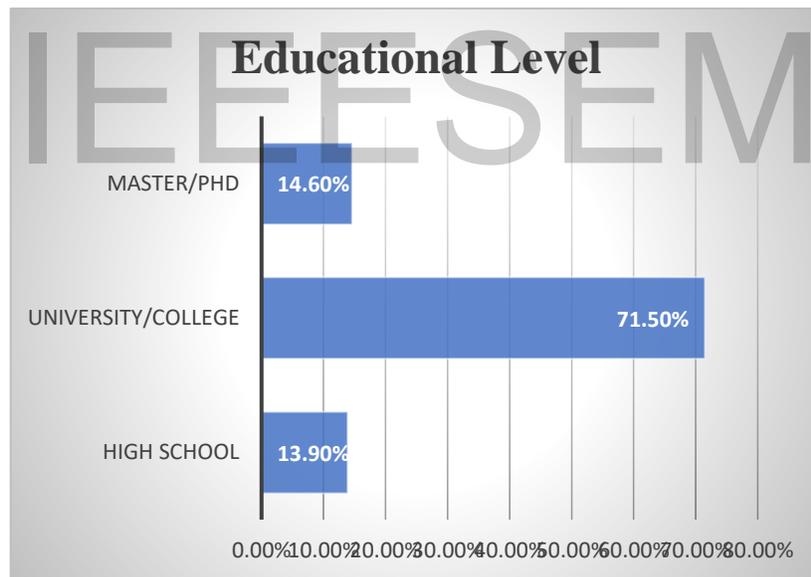


Figure: 4. 6. Educational Level

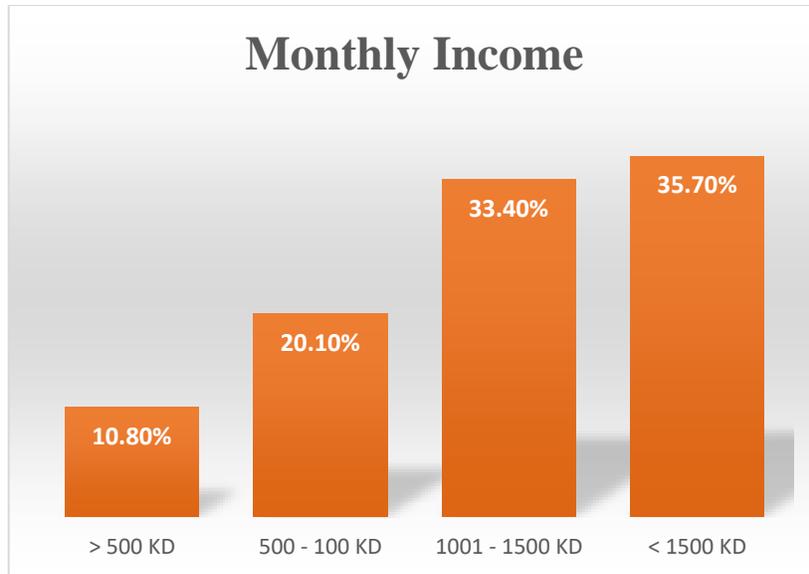


Figure: 4. 7. Monthly Income

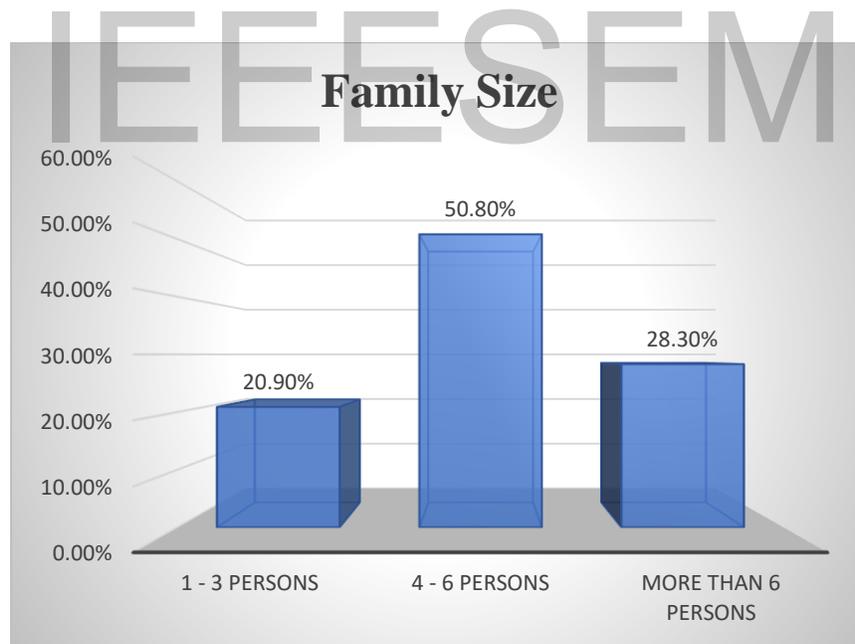


Figure: 4. 8. Family Size

4.2.2. Descriptive Analysis

Descriptive analysis is used to describe the essential aspects of the data in a research study. It gives an idea of how the data are distributed, helps to detect outliers and typos. Table 4.2 represents the values of mean, standard deviations, kurtosis, and skewness for all the questionnaire statements. The highest mean was observed to be 3.314 against the item “I used to buy grocery products online before the spread of COVID-19.” under the dimension “perception of consumer behaviour”, the standard deviation against the item is also relatively low when compared to the other items. The lowest observed mean of 1.783 was for the dimension of the attitude of consumer behaviour for the item “I prefer to go shopping from the stores that take strict protective measures on their employees, such as wearing masks, gloves, and proper physical distancing.” This indicates that this dimension's response rate has been negative to neutral—the standard deviation of all items ranging from 0.88 to 1.26. Most of the elements present a positive skewness, which determines that the probability density function's right tail is longer compared to the left side. It indicates that the distribution is skewed to the right, and there is a lack of symmetry. Regarding the kurtosis, the distribution is normally distributed, as most of the values lie well with the reference range of -1 to +1.

No	Consumer Behavior Questions		Mean	S.D.	Kurtosis	Skewness
1	The spread of COVID-19 prompted/pushed me to store more daily use grocery products, such as food and drinks.	MOT1	2.607	1.18	-0.81	0.363
2	The spread of COVID-19 resulted in the postponement/delay of purchasing some durable goods such as houses, cars, and furniture.	MOT2	1.875	0.948	0.668	1.066
3	I bought many protective products such as masks and hand sanitizers as COVID-19 spread.	MOT3	1.855	0.961	1.046	1.205
4	I used to buy grocery products online before the spread of COVID-19.	PERC1	3.314	1.178	-0.715	-0.428
5	The spread of COVID-19 caused me to visit e-shopping sites such as (Amazon, Namshi, Sheel, and others) for the first time.	MOT4	2.604	1.274	-1.019	0.371

6	The spread of COVID-19 led me to buy grocery products by subscribing and following social media accounts such as Facebook, Instagram and Snapchat.	MOT5	2.922	1.252	-1.107	-0.008
7	I have learned new ways to do online shopping before the Corona outbreak.	LRN1	2.375	1.116	-0.422	0.633
8	I discovered that there are more convenient, affordable, and easily accessible alternatives for buying grocery products.	LRN2	2.447	1.07	-0.316	0.559
9	I relied on home delivery applications to buy grocery products such as (Talabat, Carriage, and Deliveroo) after the COVID-19 spread.	MOT6	2.705	1.244	-1.076	0.243
10	I relied more on applications of contactless payments and bank transfers during the spread of the Corona pandemic.	MOT7	1.838	0.888	0.688	1.029
11	There were some difficulties in the electronic purchasing process, such as the lack of some products or delivery services.	PERC2	2.02	0.9	0.856	0.947
12	My purchasing behaviour was positively affected after the COVID-19 outbreak.	PERC3	2.383	1.013	-0.158	0.571
13	I will turn to my old buying/consuming behaviours after the COVID-19 ends.	PERC4	2.818	1.068	-0.633	0.02
14	The spread of COVID-19 has reduced the frequency of visiting grocery stores.	MOT8	2.238	1.206	-0.329	0.84
15	The shift from physical stores to online platforms increased the amount of money spent on grocery products.	MOT9	2.457	1.092	-0.758	0.317
16	I prefer shopping in large stores after the Corona outbreak, even if I'm not used to these stores before.	ATT1	2.5	1.077	-0.631	0.381
17	I prefer not to spend a long time in the store after the Corona pandemic, even if this affects my choice of purchased items.	ATT2	2.557	1.12	-0.843	0.335
18	I prefer to go shopping at stores that frequently clean commonly touched surfaces.	ATT3	2.027	0.94	0.482	0.838

19	I prefer to go shopping at the stores that provide wipes/hand sanitiser, masks, and gloves.	ATT4	2.041	0.942	-0.132	0.622
20	I prefer to go shopping at stores that take strict protective measures on their employees, such as wearing masks, gloves, and proper physical distancing.	ATT5	1.783	0.896	1.038	1.126
21	I prefer to go for shopping from the stores that install clear plastic barriers between cashiers and customers	ATT6	2.08	0.939	-0.289	0.506
Section (B) Government Responses Questions			Mean	S.D.	Kurtosis	Skewness
1	The government has adopted effective measures for the grocery industry to adjust to the economic reality caused by the COVID-19 pandemic.	GR1	2.504	0.994	-0.179	0.414
2	The government has adopted effective measures to avoid the massive loss of the grocery industry caused by the COVID-19 pandemic.	GR2	2.436	1.05	-0.125	0.611
3	The government has acted to protect workers and customers of the grocery industry from COVID-19 during the pandemic.	GR3	2.740	1.091	0.645	0.909
4	As a result of the COVID-19 pandemic, the government has substantially increased the digital or online delivery regulations for grocery shopping.	GR4	2.607	1.18	-0.81	0.363

Table: 4. 2. Descriptive Analysis

4.2.3. Results of Positive Response Rate

As mentioned in chapter 3, measuring positive responses to survey questions enabled us to quantify grocery consumers' perspectives toward the government responses and consumer's motivations, perceptions, learning, and attitudes during the spread of COVID-19. The positive response rate for consumers' motivations items ranged from 81.7% to 40.6%, as shown in figure 4.1. The highest positive response was for item MOT 7 "I relied more on applications of remote payments and bank transfers during the spread of the Corona pandemic". While the lowest positive

response was for item MOT5, “The spread of COVID-19 led me to buy grocery products by subscribing and following social media accounts such as Facebook and Instagram.”

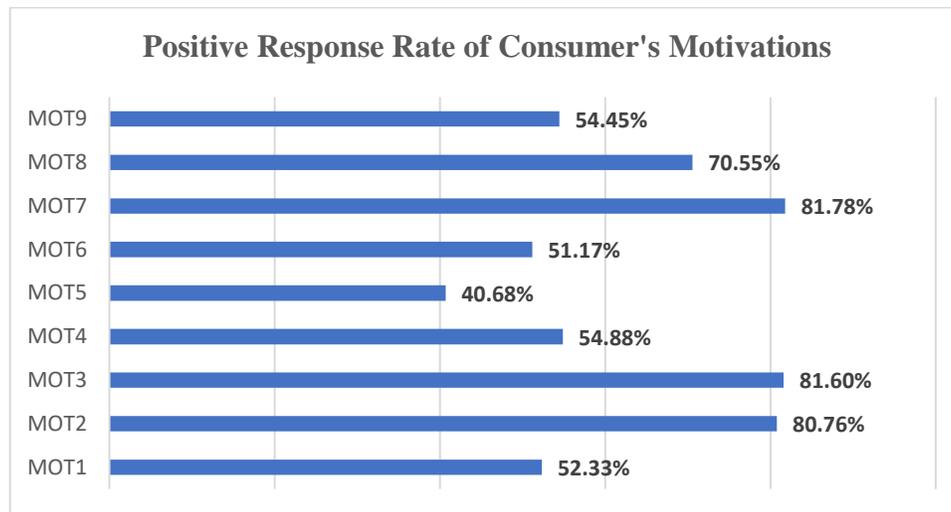


Figure: 4. 9. Positive Response Rate of Consumer's Motivation

The positive response rate for consumers' perceptions items ranged from 76.9% to 25.37%, as shown in figure 4.2. The highest positive response was for the item PERC2 “There were some difficulties in the electronic purchasing process, such as the lack of some products or delivery services”. While the lowest positive response was for the item PERC1, “I used to buy grocery products online before the spread of COVID-19”.

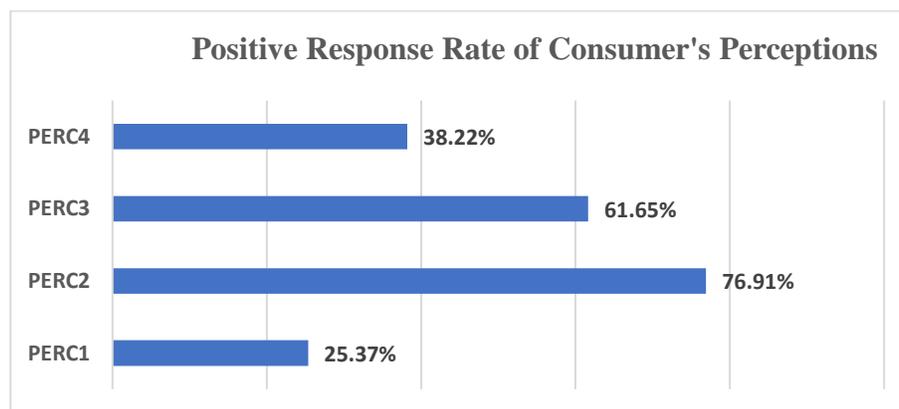


Figure: 4. 10. Positive Response Rate of Consumer's Perception

The positive response rate for consumer’s learning items were 62.9% for item LRN1 ”I have learned new ways to go shopping online more than before the Corona outbreak”, and 58.7% for the Item LRN2” I discovered that there are more convenient, affordable, and easily accessible alternatives for buying grocery products” as shown below in Figure 4.3.

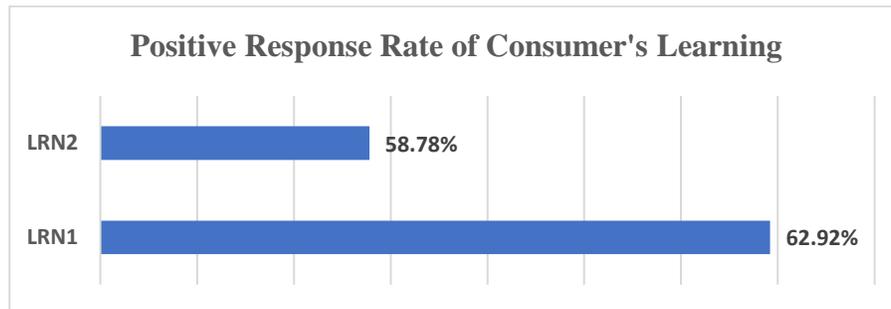


Figure: 4. 11. Positive Response Rate of Consumer's Learning

The positive response rate for consumer’s Attitudes items was ranged from 80.7% to 54.3%, as shown below in Figure 4.4. The highest positive response was for the item ATT5 “I prefer to go shopping from the stores that take strict protective measures on their employees, such as wearing masks, gloves, and proper physical distancing”. While the lowest positive responses were for the items ATT1 “I prefer shopping in large stores after the Corona outbreak, even if I'm not used to these stores before“ and ATT2 “I prefer not to spend a long time in the store after the Corona pandemic, even if this affects my choice of purchased items”.

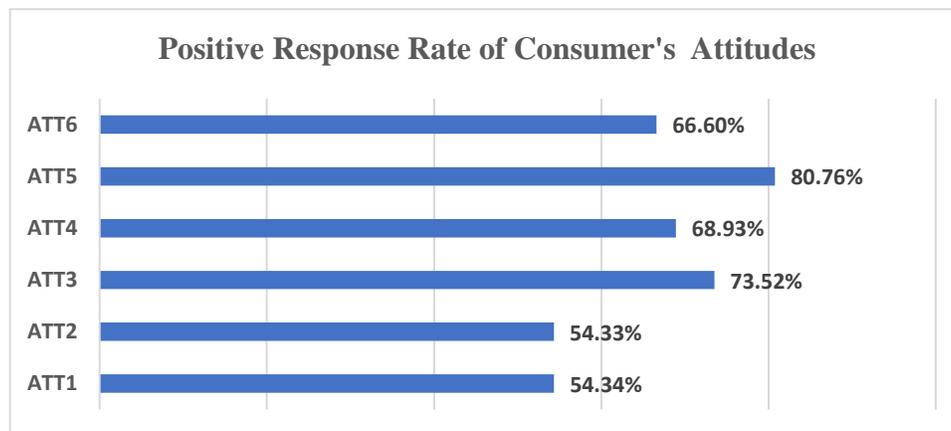


Figure: 4. 12. Positive Response Rate of Consumer's Attitudes

The positive response rate for government response items ranged from 70.5% to 52.0%, as shown in Figure 4.5. The highest positive response was for item GR4 “As a result of the COVID-19 pandemic, the government has substantially increased the digital or online delivery of regulations for grocery shopping”. The government has adopted effective measures to avoid massive loss of grocery industry due to the COVID-19 pandemic“.

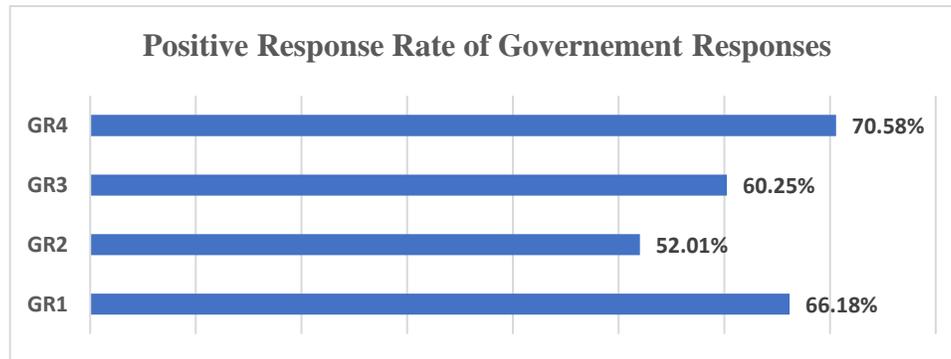


Figure: 4. 13. Positive Response Rate of Consumer's Government Responses

4.2.4. Reliability and Validity of Developed Questionnaire (Measurement Model Analysis)

○ Reflective Measurement Model (First-Order Construct)

To assess the developed questionnaire's reliability and validity, a measurement model (the first-order construct) was used. The assessment of the reflective measurement model includes composite reliability to evaluate internal consistency, outer factor loadings to evaluate indicator reliability, and average variance extracted (AVE) to assess the convergent validity, Fornell-Lacker criterion, and cross-loading evaluate discriminant validity (Hair Jr, Hult, Ringle, & Sarstedt, 2016). The results of the measurement model first-order construct are summarized below.

○ Internal Consistency (Composite Reliability)

To assess the reliability of the questionnaire, the first criterion to be examined is Internal Consistency. Cronbach's alpha is the traditional tool to measure Internal Consistency, which assumes all indicators have equal outer loading on the contract. Because of this limitation of Cronbach's alpha tool, it is technically more proper to use the Composite Reliability, which considers the different outer loading of the indicator variables. The value of Composite Reliability

of the indicator variables or dimensions should be more than 0.6. As shown in Table 4.3, all four dimensions' value ranges from 0.703 to 0.887, which are all more than the critical value mentioned above.

○ **Convergent Validity (Average Variance Extracted)**

Convergent Validity is the extent to which measure correlates positively which alternative measures of the same constructs. The Average Variance Extracted (AVE) was used to evaluate the Convergent Validity of all constructs. AVE should be higher than 0.5 (Hair Jr et al., 2016). All the AVE of constructs were higher than the critical value of 0.5, as shown in table 4.3.

No.	Dimensions Critical Value	Composite Reliability > 0.6	Average Variance Extracted > 0.5
1-	Motivation	0.872	0.501
2-	Perceptions	0.703	0.557
3-	Learning	0.809	0.681
4-	Attitudes	0.887	0.618
5-	Gov. Responses	0.872	0.631

Table: 4. 3. Results of Composite Reliability and Average Variance Extracted

○ **Indicator Reliability (Factor Outer Loading)**

Regarding the factor loading, seven items were deleted as they had a low loading: these are reported in table 4.4. Factor loadings that are 0.7 or higher are deemed recommendable (Hair Jr et al. 2016). However, some researchers claim that a result of 0.4 or higher indicates that the item's relationship to the a priori composite is acceptable (Matsunaga 2010). Although some loadings are still slightly below the critical value of 0.7, they were included for the construct measurement because they displayed acceptable values for composite reliability and the Average Variance Extracted (AVE).

#	Motivation	Perceptions	Learning	Attitudes	Gov. Responses
MOT3	0.711				
MOT4	0.691				
MOT5	0.755				
MOT6	0.739				
MOT7	0.711				
PERC1		0.702			
PERC3		0.906			
LRN1			0.746		
LRN2			0.897		
ATT2				0.709	
ATT3				0.751	
ATT4				0.854	
ATT5				0.895	
ATT6				0.840	
GR1					0.848
GR2					0.854
GR3					0.790
GR4					0.772

Table: 4. 4. Factor Outer Loadings

○ **Discriminant Validity (Fornell-Lacker Criterion & Cross-Loading)**

Regarding the evaluation of the Discriminant Validity of the Reflective Measurements Model, seven items were deleted: these are the same as those deleted in the above measures. The results of the Fornell-Larcker criterion are reported in table 4.5. It was observed that the AVE's square root for each construct was greater than its highest correlation with any other construct. The results of Cross-Loading are presented in table 4.6. All the outer loadings on the associated construct were greater than that of any of their Cross-Loading.

#	Attitudes	Gov. Responses	Learning	Motivation	Perceptions
Attitudes	0.786				
Government Responses	0.272	0.795			
Learning	0.307	0.467	0.825		
Motivation	0.382	0.399	0.484	0.660	
Perceptions	0.267	0.247	0.319	0.477	0.746

Table: 4. 5. Discriminant Validity (Fornell-Larcker Criterion)

#	Motivation	Perceptions	Learning	Attitudes	Gov. Responses
MOT3	0.711	0.163	0.172	0.388	0.153
MOT4	0.691	0.156	0.282	0.130	0.104
MOT5	0.755	0.216	0.419	0.194	0.145
MOT6	0.739	0.195	0.410	0.240	0.151
MOT7	0.711	0.191	0.331	0.311	0.076
PERC1	0.222	0.702	0.219	0.107	0.070
PERC3	0.214	0.906	0.266	0.143	0.138
LRN1	0.347	0.250	0.746	0.105	0.107
LRN2	0.443	0.279	0.897	0.218	0.162
ATT2	0.185	0.145	0.126	0.709	0.157
ATT3	0.254	0.110	0.110	0.751	0.177
ATT4	0.332	0.146	0.191	0.854	0.215
ATT5	0.369	0.143	0.166	0.895	0.269
ATT6	0.324	0.118	0.207	0.840	0.229
GR1	0.179	0.138	0.110	0.268	0.848
GR2	0.180	0.140	0.183	0.250	0.854
GR3	0.154	0.095	0.107	0.166	0.790
GR4	0.106	0.077	0.127	0.153	0.772

Table: 4. 6. Factor Outer Loadings

4.2.5. Measurement Model (Second-Order Construct)

- **Outer Weight**

The outer weight is the result of multiple regression (Hair Jr et al., 2016). The outer weight needs to be different from zero. All weights were observed to be significant, as shown in table 4.7.

#	Motivation	Perceptions	Learning	Attitudes	Gov. Responses
MOT3	0.364				
MOT4	0.247				
MOT5	0.344				
MOT6	0.360				
MOT7	0.180				
PERC1		0.428			
PERC3		0.848			
LRN1			0.478		
LRN2			0.718		
ATT2				0.188	
ATT3				0.212	
ATT4				0.257	
ATT5				0.323	
ATT6				0.275	
GR1					0.362
GR2					0.381
GR3					0.265
GR4					0.235

Table: 4. 7. Results of Outer Weight of Formative Measurement Model

○ **Collinearity Assessment (Variance Inflation Factor)**

A related measure of collinearity is the variance inflation factor (VIF), which should be less than 5 (Hair Jr et al., 2016). All the VIF values were below the critical value of 5, as shown in table 4.8.

#	Variance Inflation Factor
MOT3	1.139
MOT4	1.350
MOT5	1.494
MOT6	1.349
MOT7	1.223
PERC1	1.019
PERC3	1.019
LRN1	1.163
LRN2	1.163
ATT2	1.185
ATT3	1.740
ATT4	2.487
ATT5	2.725
ATT6	2.193
OGR1	1.873
OGR2	1.857
OGR3	1.737
OGR4	1.366

Table: 4. 8. Variance Inflation Factor (VIF)

4.3. The Impact of Government Responses on Psychological Factors of Consumer Behavior (Structural Model)

To evaluate the inner path model, the bias-corrected and accelerated bootstrapping procedure with 5,000 bootstraps without sign changes was used for calculating the path coefficient, which has standardized values between -1 and +1 (values close to +1 and -1 represent strong positive and negative relationships, respectively). For a two-tailed significant level of 95%, the hypothesis should score a p-value less than .05 and the t-value bigger than 1.96 to be accepted. The R^2 that range between 0 and 1 (the higher R^2 , the better), Standardized Root Mean Square Residual (SRMR) and normal fit index (NFI) (Hair Jr et al., 2016) were assessed.

4.3.1. Research Hypotheses Testing (Path T-Value, P-Value, P-Value R^2)

The research proposed four hypotheses that will be tested using the path coefficient, which represents the hypothesized relationships among the constructs (Hair Jr et al., 2016), t-value and p-value. Regarding the hypotheses of this research, all of them were supported. The independent variable (government responses) that have been assumed to affect the consumer's motivations, perceptions, learning, and attitudes during the spread of COVID-19.

- **H1:** There is a significant relationship between government responses during the spread of COVID-19 and consumers' motivations in the Kuwaiti grocery industry (supported). The path coefficient was 0.309, the t-value was 4.879, the p-value was 0.000, and R^2 was 0.043.
- **H2:** There is a significant relationship between government responses during the spread of COVID-19 and **consumers' perceptions** in the Kuwaiti grocery industry (supported). The path coefficient was 0.247, the t-value was 3.288, the p-value was 0.001, and R^2 was 0.27.
- **H3:** There is a significant relationship between government responses during the spread of COVID-19 and consumers' learning in the Kuwaiti grocery industry (supported). The path coefficient was 0.367, the t-value was 3.862, the p-value was 0.000, and R^2 was 0.33.

- **H4:** There is a significant relationship between government responses during the spread of COVID-19 and **consumers' attitudes** in the Kuwaiti grocery industry. (supported). The path coefficient was 0.472, the t-value was 6.209, the p-value was 0.000, and R² was 0.49.

The results of path coefficient, t-value, p-value and R² are summarized below in Table 4.9

#	Path Coefficient	T-Value	P-Values	R ²	Hypotheses Results
Government Responses → Motivation	0.309	4.879	0.000	0.43	Supported
Government Responses → Perceptions	0.247	3.288	0.001	0.27	Supported
Government Responses → Learning	0.367	3.862	0.000	0.33	Supported
Government Responses → Attitudes	0.472	6.209	0.000	0.49	Supported

Table: 4. 9. Path Coefficient, T-Value and P-Value

4.3.2. Goodness of Fit

Regarding the goodness fit model, the SRMR with a value of zero indicating a perfect fit, but a value <0.085 is considered a good fit (Hair Jr et al., 2016; Kenny, 2014), in our case, the SRMR score showed a good global fit of the model with a value of 0.066. The NFI with a value above 0.9 usually represents an acceptable fit; in our case, the NFI score showed a proper fit of 0.92.

4.3.3. The Impact of Control Variables (Demographic Variables) on the Four Factors of Consumer Behavior

Path coefficient, p-value and t-value were used to assess the impact of the demographic factors (control variables) on the four factors of consumer behaviour during the spread of COVID-19. The control variables' results were not significant, except the gender variable was statistically significant with the consumer's perceptions (path coefficient 0.188, t-value 3.33 and p-value 0,001).

The form of employment variable was statistically significant with the consumer’s motivations (path coefficient 0.188, t-value 3.33 and p-value 0,001), the family size variable was statistically significant with the consumer’s attitudes (path coefficient 0.168, t-value 2.78 and p-value 0,007), and the education level variable was statistically significant with the consumer’s learning (path coefficient 0.104, t-value 2.28 and p-value 0,029).

4.4. Results of Qualitative Phase

The results of this phase present the transcription of the interviews and thematic analysis of these interviews.

4.4.1. Data Analysis and Findings of the Interviews

All interviews of this research were transcribed as presented below in table (4.11). Then analysed manually using the thematic method as shown below as a sample of the first and second interview’s questions in the table (4.12). Full details of the interviews are in Appendix C.

Braun & Clarke (2006) provided guidelines of six steps, a framework for conducting thematic analysis. The six steps should be used about the research questions when analysing data. It gives a detailed description of the codes and themes within a dataset. Below are the six steps, including the description of each phase:

Phase	Description of the Phase
1. Become familiar with the data	This phase is about reading and re-reading the data and noting all the initial ideas to assure about having a comprehensive understanding of the data contents. This phase provides the foundation for the analysis.
2. Generate initial codes	The data in this phase should be about coding in a systematic method across the entire data and start identifying the codes of the exciting and meaningful data. These codes are more than themes because it indicates the conversation’s context.
3. Search for themes	This phase is about the interpretive analysis, and the codes should be collected into potential themes and gathering all the data related to each possible theme. The relevant data should be extracted and sorted according to the themes or sub-themes.

4. Review themes	The themes should be double-checked if there are about the coded and the entire data. As well as, the data should be cohering together meaningfully while there should be clear themes.
5. Define themes	This phase includes an ongoing analysis to improve the outcome of each theme as well as the analysis in general. They are also improving a clear definition for each theme to be matched with the research question. At this point, a unified story of the data has to emerge from the themes.
6. Writing-up	In this final phase, the analysis should be transformed into an interpretable piece of writing by using compelling extract examples related to the themes, literature and research question. It must go more than a description of the themes, and the analysis should be supported with practical evidence that addresses the research question.

Table: 4. 10. Thematic Analysis 6-Steps

IEEESEM

Transcription and Initial Analysis of Interviews

Question 1: In general, do you think the spread of COVID-19 affected consumer behavior? If yes, how the effect was? Can you give some examples?

#	Responses (Answers)	Codes	Themes
Answer 1	COVID-19 prompted panic-buying with a heavy reliance on purchasing by sending messages by WhatsApp of the cooperation and delivery options. Also, concerns for contamination and hygiene in groceries have led consumers to be cautious on groceries provenance, eliminating dependence on cash and promoting digital wallet apps. The increased shopping patterns by WhatsApp messages for groceries are pressuring groceries' providers to meet continuous replenishment of packaged groceries, including food and water. Some consumers who prefer to visit the cooperation used to purchase more than usual due to the panic. When COVID-19 broke, people went into a frenzy.	Prompted Panic Buying Increased Digital Payment Increased Used of Digital Communication	Online Shopping
Answer 2	Yes, COVID-19 has affected consumer behavior. Unlike in the past, consumers purchase groceries in bulk to store at their homes. Some consumers prefer shopping online (WhatsApp) instead of grocery stores, but many older people prefer to come to our store for shopping. There is also a shift towards contactless payments among consumers. The majority prefer to use e-wallets and visa cards instead of using cash to protect themselves as per the government measures and interventions.	Bulk Shopping Online Shopping Contactless Payments	Bulk Purchasing Panic Buying
Answer 3	Definitely, COVID-19 has altered consumer behavior. If you look at how consumers are shopping versus how they used to shop, you will notice a mass exodus from offline or in-store shopping. Consumers are more aligned with online shopping (WhatsApp). We have received several requests by small groceries stores to help them migrate to digital platforms, citing a shift in the shopping paradigm. We have also witnessed consumers abandoning traditional shopping experiences such as shopping for immediate consumption goods instead of bulk purchases.	Increases Online Shopping Bulk Purchasing	

	<p>Customers are now using online shopping apps to purchase groceries and paying using contactless cash. Consumer behavior has changed drastically, promoting convenience shopping. Before COVID-19, customers used to avoid online shopping, instead preferring the offline experience of having to inspect groceries before buying them. However, with COVID-19, customers are avoiding offline stores for fear of contracting the disease.</p>		
<p>Answer 4</p>	<p>COVID-19 has affected both short-term and long-term consumption patterns for groceries. There is a growing pressure for cooperative societies to shield retailers from shopping changes, as evidenced by several small-scale retailers' requests. Consumers have shifted towards online shopping preferences by WhatsApp application, leaving small-scale retailers to experience massive losses, mainly if they cannot adopt digital shopping options. On the other hand, some consumers lack knowledge of using technology, making them come to our store to purchase. Some of them also prefer to go shopping so they can buy more and hoard.</p>	<p>Online/Digital Shopping Using Applications Like WhatsApp</p>	
<p>Answer 5</p>	<p>Yes, there is a change in shopping trends, particularly in in-store visitations. We are recording an all-time low in the number of consumers visiting our stores. The majority of consumers are purchasing from our online e-commerce website. We have also noticed that consumers are fearing to visit our outlets, opting for home deliveries. Our groceries' sales have increased significantly. Customers are tending to purchase groceries that last three to four days as opposed to perishable ones. We are experiencing high demand for groceries compared to other products. In meeting the shifting consumer demand, we are often forced to contact farmers to supply us directly instead of relying on suppliers. Such allows to minimize the supply chain processes and contribute to the fast replenishing of groceries.</p>	<p>Reduced Physical Visits of Consumers</p> <p>Increased Online Shopping</p> <p>Purchase of More Durable Groceries</p> <p>Bulk Shopping</p>	

<p>Answer 6</p>	<p>Yes, the effect of COVID-19 is prevalent. He said: (personally, I have had to adjust my shopping schedule and trends. I am not a fan of online shopping because I like my groceries fresh. As I shift to online shopping, I have observed that many consumers have opted to shop for groceries online). The majority of groceries retailers have adopted online stores, with many retailers registering for online payment and digital platforms.</p>	<p>Increased Online Shopping Contactless Payment</p>	
<p>Answer 7</p>	<p>Definitely, COVID-19 has disrupted consumer shopping experiences. Among the disruption is a mass exodus towards online shopping, forcing retailers to adopt online shopping platforms. Consumers are not frequenting our stores as they used to. We are experiencing a backlog of online purchases and unable to meet growing groceries demands. Some of the groceries come from international trade, which has been severely affected by COVID-19, making it challenging to meet consumer demands.</p> <p>The surge in demand for groceries has been challenging to handle at Lulu hypermarkets. Customers entered a panic buying mode at the onset of the government's announcement of the first coronavirus case. Many customers trickled our stores to purchase groceries in bulk at the announcement. Customers were specifically shopping for groceries in large quantities for the first two months. Another surge was evident at the announcement of total lockdown. Customers stormed our stores countrywide shopping for groceries.</p>	<p>Increased Online Shopping Reduced Physical Visits of Consumers Increased Grocery Demand</p>	

Table: 4. 11. Transcription and Initial Analysis of Interviews (Question 1)

Question 2: Does the government has adopted effective measures for the grocery industry to adjust to the economic reality caused by the COVID-19 pandemic? If yes, what are some of the changes or initiatives that the store put in place to ensure compliance with government directives? Can you support your answer with some?

#	Responses (Answers)	Codes	Themes
Answer 1	<p>Yes, government intervention rescued the groceries industry. Since imposition curfew in the form of movement restrictions, consumers resulted in bulk purchases of groceries. However, job losses among the private sector decreased disposable income challenging their ability to afford essential goods such as groceries—the restrictions the hardest hit low-income earners. Farmers also experienced losses as they were unable to access markets. The government's action cut across industries without necessarily targeting the groceries industry. However, the government directives and actions severely impacted the groceries industry.</p> <p>For instance, restriction of movement while permitting goods paralyzed groceries' movement from farms to consumers. The government also discouraged consumers from touching items without washing their hands. Therefore, shopping for groceries was complicated by the need to be clean. Grocery vendors responded by providing shoppers with protective equipment. At our cooperation, we responded to government directives by providing farmers with a medium to package and transport their produce, minimizing losses from spoilt and unsold groceries.</p>	<p>Imposing the Curfew</p> <p>Movement Restriction</p> <p>Introduction of Hand Washing and Mandatory Cleaning of Surfaces</p>	<p>Sanitization and Hygiene</p> <p>Digital Commerce</p> <p>Movement Restrictions</p>
Answer 2	<p>The government approach has not been favourable to cushion the grocery industry from the COVID-19 pandemic. Initiatives such as lockdown and curfew have decreased disposable income and reduced access to grocery stores, increasing retailers and consumers' strain. The government's measures included a ban on international travel, forcing businessmen to stay at home. Grocers who relied on global markets for</p>	<p>Lower Access to Groceries Due to Movement Restrictions</p>	

	<p>their products had to incur losses amidst a lack of international trips. Groceries are stapled for many families, and with government restrictions, access to these staple products reduced significantly, especially the households fired from the closed businesses.</p>	<p>Lower Disposable Income Poor Access to Goods</p>	
<p>Answer 3</p>	<p>Yes, the interventions allowed the grocery industry to adjust to the economic reality characterized by cashless transactions. Stores have resulted in adopting online retail and trading platforms, including contactless payment systems. Stores have championed digital platforms to scale up avenues that customers can use to purchase. Digital apps and online website serve as alternative stores for shopping, reducing demand for brick-and-mortar stores. The adoption of online stores has relieved grocers of renting stores' costs. Large retailers took the opportunity to scale up digital operations, transforming their online businesses.</p>	<p>Contactless Payment Systems have enabled stores to continue trading Online Stores have Boasted Grocery Sales</p>	
<p>Answer 4</p>	<p>No, the government's intervention does not help the groceries industry adjust to the economic reality caused by COVID-19. The pandemic has resulted in price increases with limited government intervention to mitigate both consumers and farmers' effects. Consumers are experiencing increased household consumption, causing an increase in spending. Considering massive job losses following businesses' closure, consumers cannot afford groceries for household consumption. The government did not implement price cuts or provide incentives for households to afford groceries. Also, lockdown challenged groceries' delivery to the market, making it difficult for farmers to access markets. The interventions were retrogressive in an economically challenging environment.</p>	<p>Price Increases Job Losses Reduce Purchasing Power of Some Consumers Difficulty in Delivering Groceries to the Market Due to the Lockdown</p>	
<p>Answer 5</p>	<p>Yes, the government has implemented measures to curb the spread of COVID-19, encouraging online shopping. Among effective measures</p>	<p>Encouraging</p>	

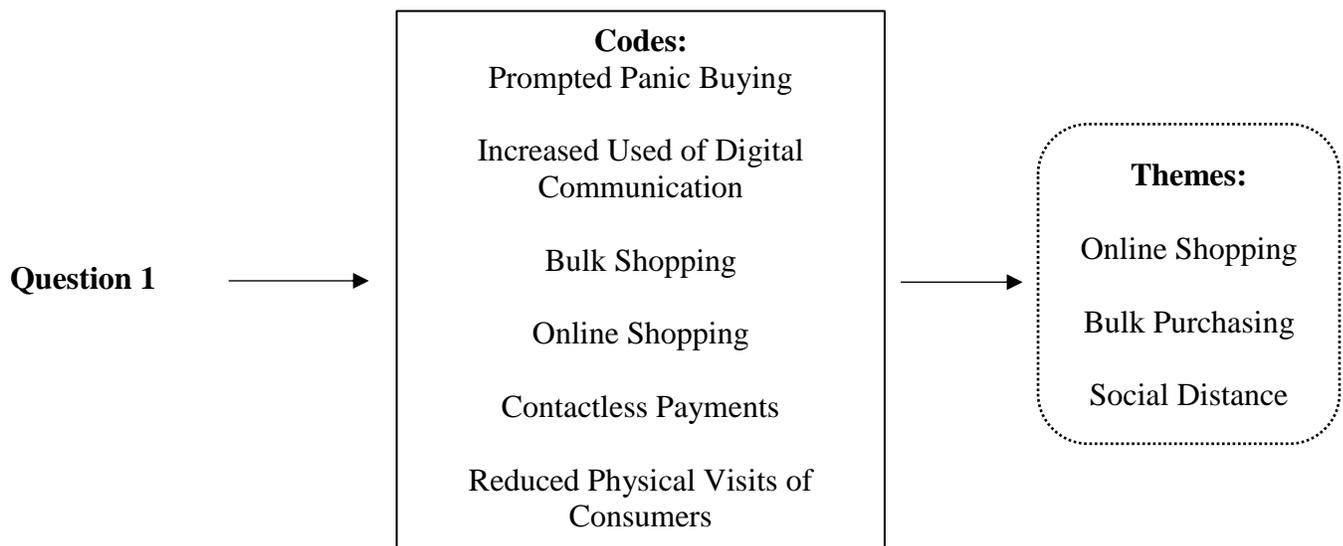
	<p>include movement restrictions and lockdown that saw farmers unable to access the Kuwait market instead of adopting online selling platforms. The government measures increased groceries' prices as purchasing now includes delivery costs. Moreover, consumers are buying more essential goods, such as groceries. The measures have been both positive and negative. For instance, movement restriction served to combat the spread of covid-19 but failed to factor in the economic hardship associated with such cessation. Since the onset of partial government lockdown, our stores have recorded reduced customer inflow. The movement cessation directives inconvenience most of our employees who commute to and from work and reside in different localities.</p> <p>As you understand, our employees are diverse and come from different localities. When the government instituted a curfew, most of our employees could not come to work for some time. We were forced to scale down our operations with only a few employees available to work. Delivery was the main challenge as soon as the consumer switched to online shopping. At the time, we had an acute shortage of employees who could delegate for deliveries. We also had to adapt to the delivery model, which was quite different from the traditional approach. The changes were met with resistance by the existing workforce, but with consistent and reassuring communication, employees cooperated.</p>	<p>Online Shopping</p> <p>Higher Grocery Prices</p> <p>Reduced Customer Inflow</p> <p>Inconvenience Due to Movement Restrictions</p>	
<p>Answer 6</p>	<p>No, government intervention has been a pain to the groceries industry. Retailers and suppliers cut off from fresh supplies because of lockdown and movement restrictions. Groceries farmers cannot take their products to the market due to the government's movement restriction because the cooperation's workers live in the insolation areas that prevented them from coming to work. But the management of grocery had some volunteers to cover the lack of workforce until the workers can attend and perform.</p>	<p>Lower Access to Supplies</p> <p>Poor Access to Markets</p>	

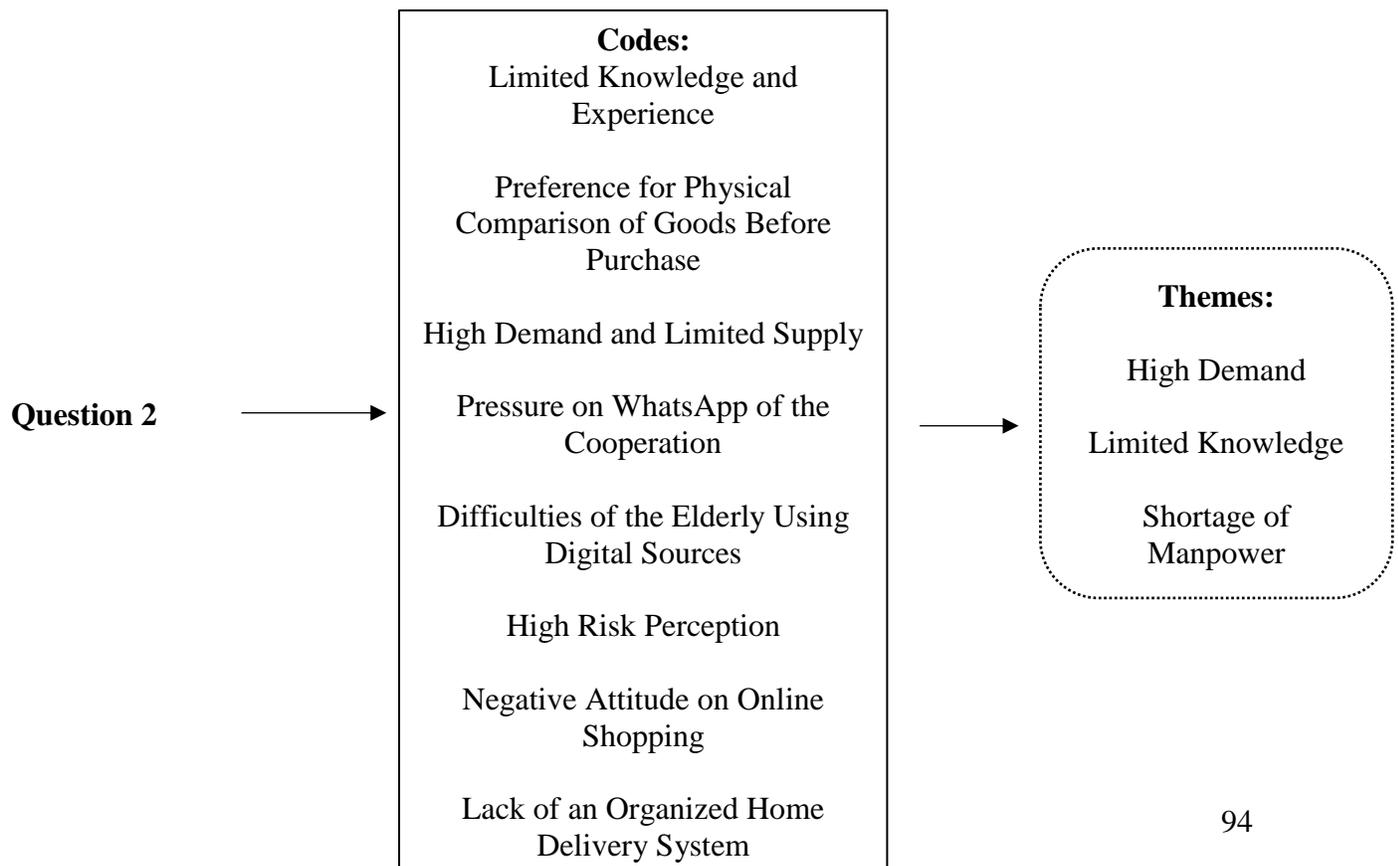
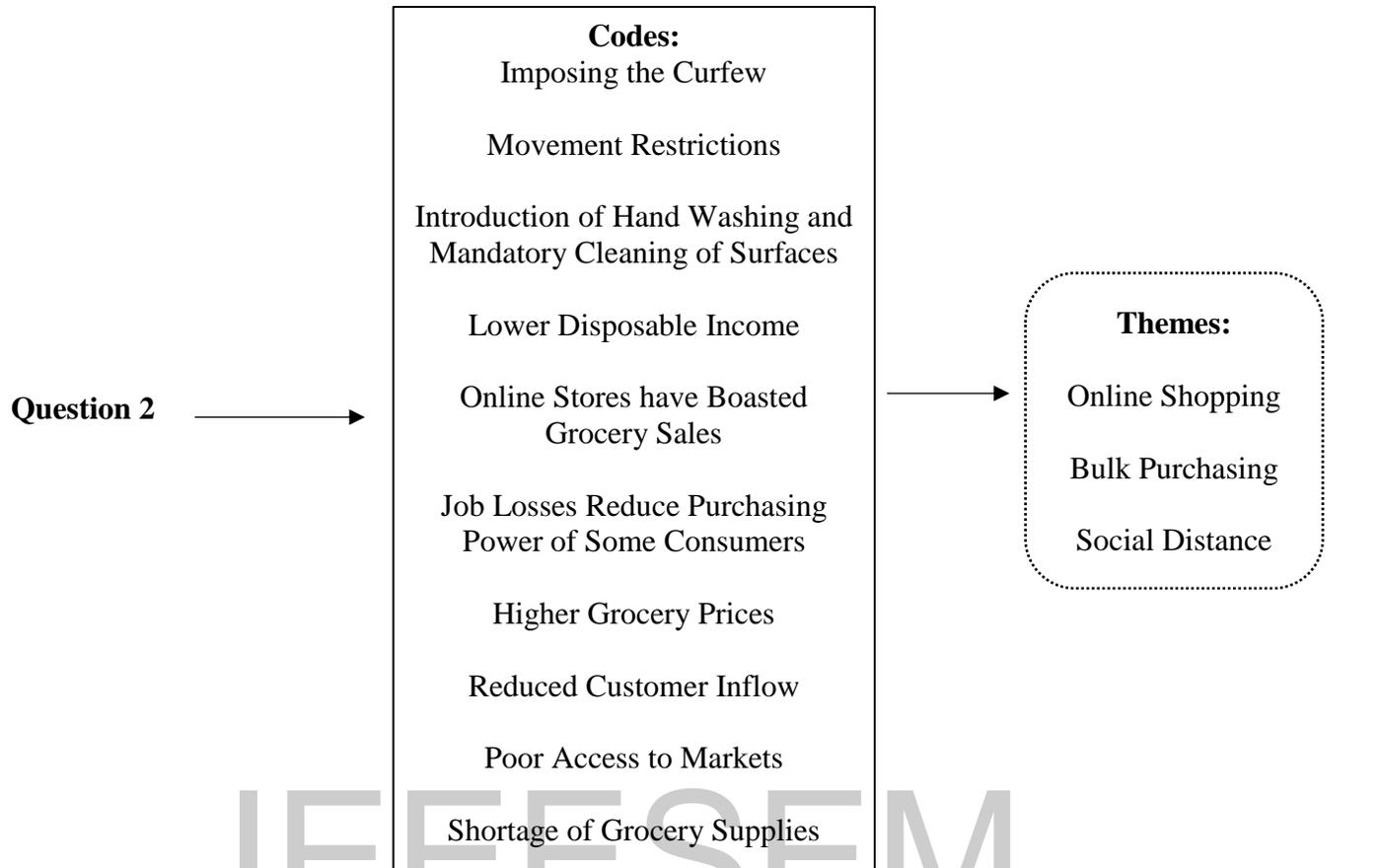
<p>Answer 7</p>	<p>Government intervention strategies have positively and negatively impacted the groceries industry. The negatives experienced include a shortage of groceries supplies, causing a mismatch in demand and supply. The interventions prompted panic shopping, making it difficult to replenish groceries shelves in our stores. Cash flow significantly declined following the government's interventions as consumers opted to use contactless payments.</p> <p>However, the industry also experienced positives, including demand growth. As consumers shop for more groceries, producers and suppliers are at an advantage of increased sales. Other steps meant to ensure compliance with government directives include mandatory wearing masks, social distancing, and ensuring hygiene in the workplaces.</p>	<p>Shortage of Grocery Supplies</p> <p>Lower Cash Flows</p> <p>Higher Demand for Groceries</p>	
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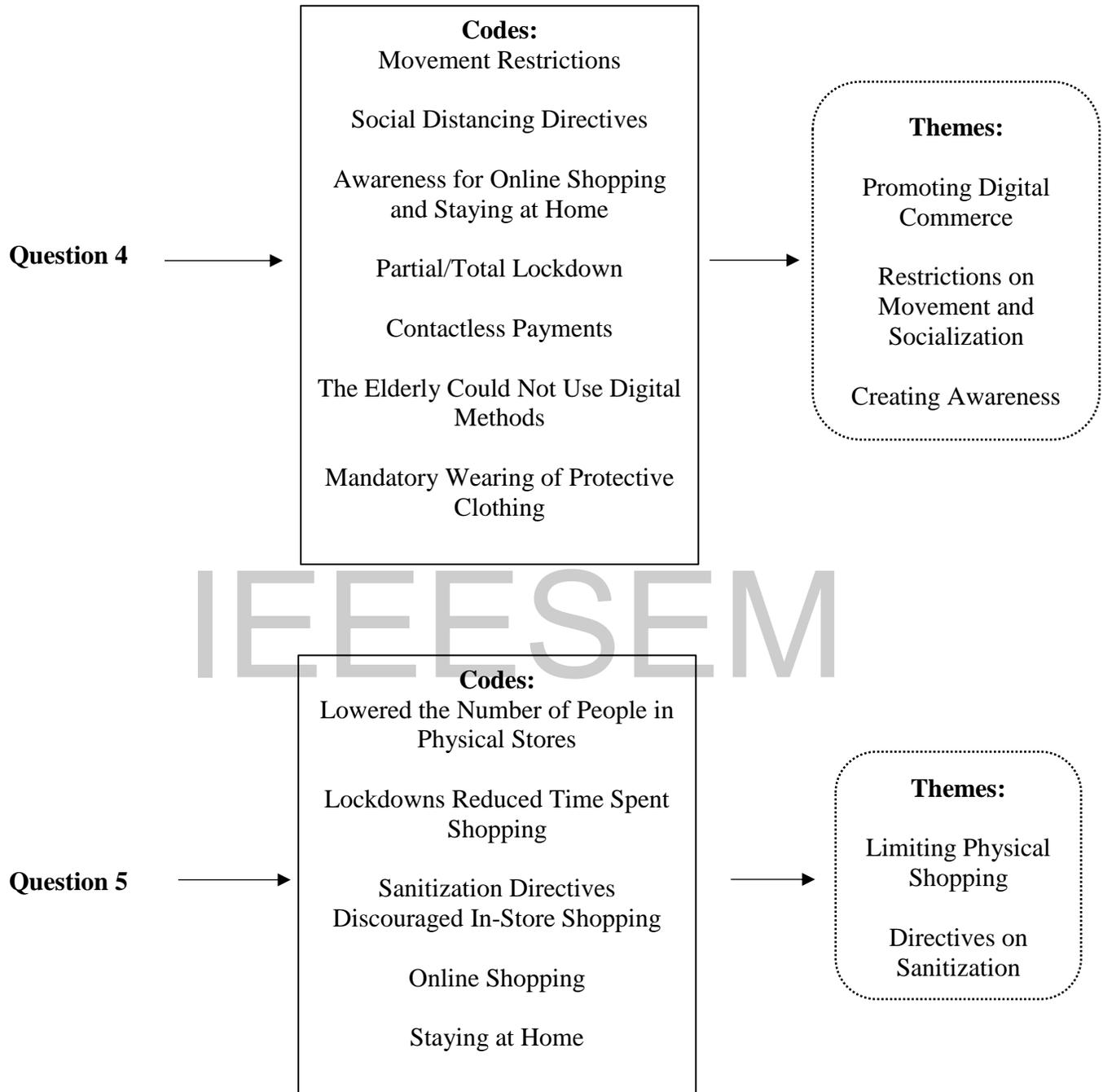
Table: 4. 12. Transcription and Initial Analysis of Interviews (Question 2)

4.4.2. The Summary of Codes and Themes

In order to emphasize the results and come up with the themes, all the initial analysis have been summarised into codes and themes as presented below.







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Question 6 →

- Codes:**
- Increased the Cost of Goods
 - Limited Number of People Allowed in Physical Stores
 - Encouraged Consumers to Stay at Home
 - Government Efforts have Reduced Infection Rates
 - Encouraged Online Shopping
 - Contactless Payment
 - Social Distancing
 - Temperature Check
 - Protecting Staff and Consumers
 - Losses to Groceries Due to Undelivered Goods
 - Bulk Shopping

→

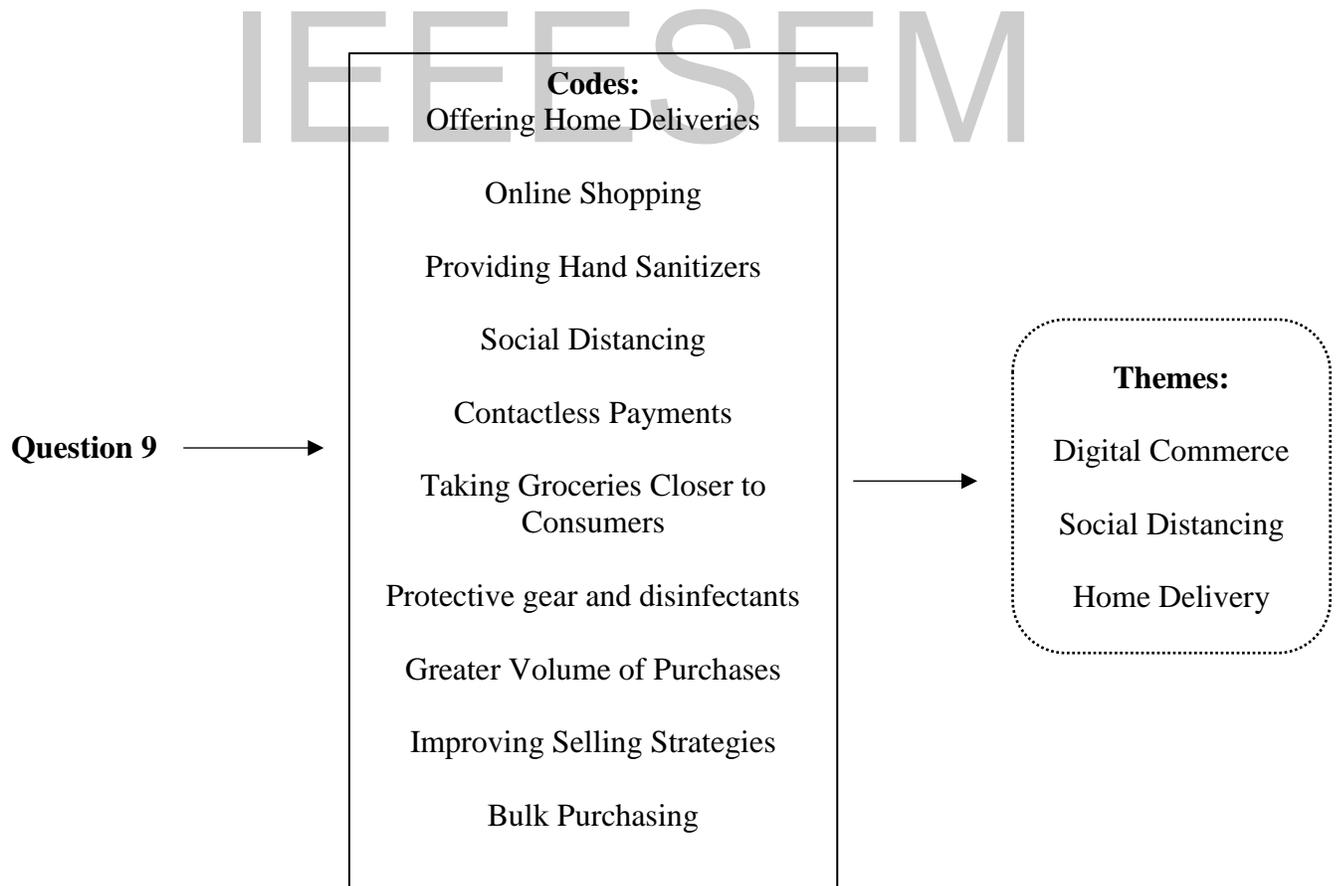
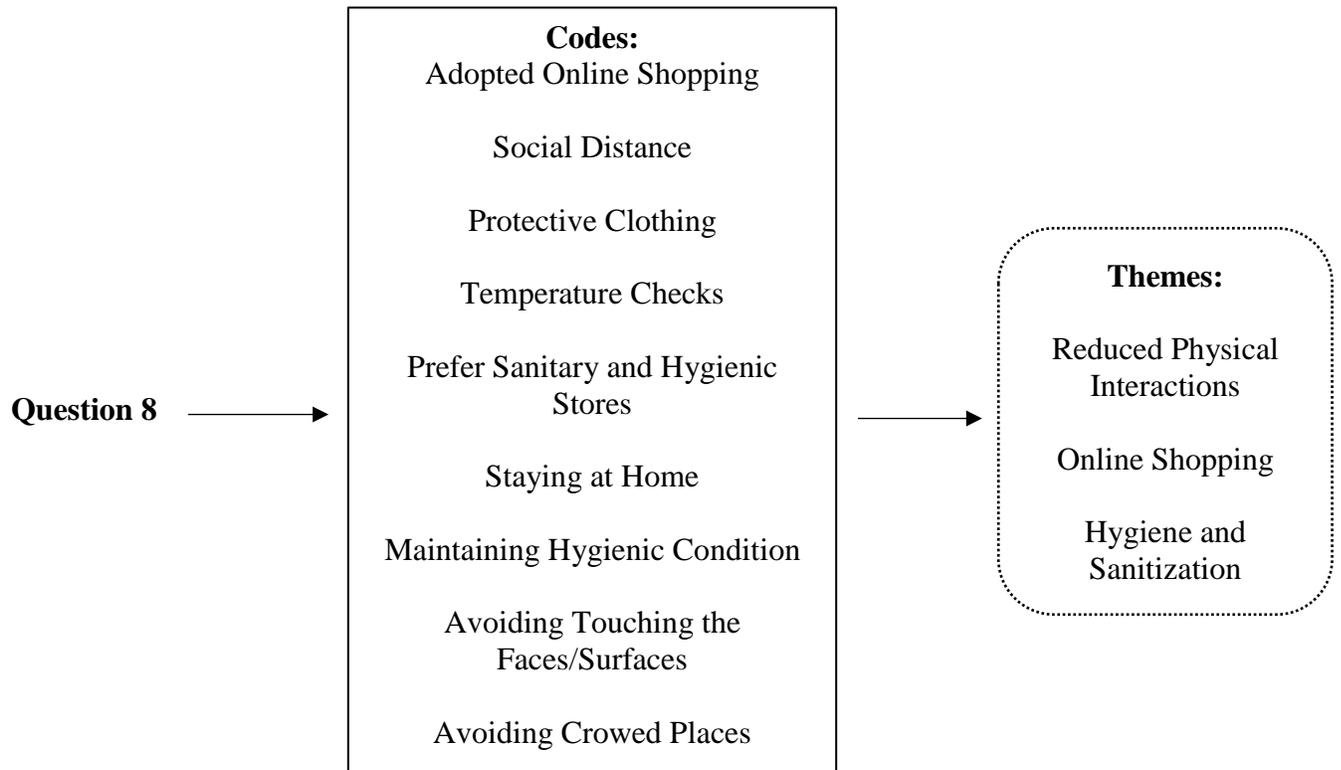
- Themes:**
- Cost of Goods
 - Online Shopping
 - Limit on Physical Interaction

Question 7 →

- Codes:**
- Organizing Entry/Exit into Stores
 - Home Delivery
 - Offering Protective Gear
 - Social Distancing
 - Mandatory Mask & Gloves
 - Discounted products
 - Online Shopping
 - Temperature Check
 - Rewarding Clients with Redeemable Points
 - Contactless Payment

→

- Themes:**
- Protection Against COVID-19
 - Remote Shopping and Home Deliveries



The following themes, classified under the psychological factors that influence consumer behaviour as per Kotler’s Phillippe theory and one new variable, was identified after conducting the interviews to measure the retail management of the grocery industry, which is Health Implications

Sub-Themes	Main Theme
<ul style="list-style-type: none"> - Online Shopping - High Demand for Groceries - Creating Awareness on COVID-19 - Limiting Physical Shopping - Remote Shopping & Home Deliveries 	Motivation
<ul style="list-style-type: none"> - Digital Commerce. - Movement Restrictions. - Knowledge. - Cost of Goods. - Limit on Physical Interaction. 	Learning
<ul style="list-style-type: none"> - Poor Experience. - Social Distancing. - Protection against COVID-19. 	Attitude
<ul style="list-style-type: none"> - Bulk Purchasing. - Panic Buying. 	Perception
<ul style="list-style-type: none"> - Curfew. - Lockdown. - Appointments before going to groceries. - Only one appointment for each person in a week. - Specific units for purchasing goods. 	Government Responses
<ul style="list-style-type: none"> - Protections. - Hygiene. - Social Distance. - Directives on Sanitization. - Temperature Check. - Mask & Gloves. 	Health Implications

Table: 4. 13. Sub-Themes and Themes

4.5. Discussion

4.5.1. Introduction

The research aimed to determine the implications of government responses to COVID-19 on Kuwait's grocery industry's psychological factors. While surveys are critical data collection methods, it is vital to gauge their results' reliability, credibility, and consistency. This subsection discusses how the questionnaire performed against different statistical measures of reliability. Examples of statistical measures that gauge reliability include the average variance extracted, the composite reliability, and construct reliability (Ahmad, Zulkurnain, and Khairushalimi, 2016). From the survey analysis, specific composites emerge as the primary psychological factors influencing consumption during the COVID-19. These include store adherence to government regulation, sustainability, and the use of cashless payments. To the best of our knowledge, this is the first study in Kuwait to conduct a survey investigating the implications of government regulations on consumer behavior in Kuwait's grocery industry.

4.5.2. Discussion of Quantitative Phase

○ Discussion of Positive Response Rate

The positive response rate reflects grocery consumers' attitude toward government responses in Kuwait during the spread of COVID-19. The results demonstrated significant variability in the percentage of positive response rate across the 25 items. The highest response rate of the items was 81.7% for item MOT 7 "I relied more on applications of remote payments and bank transfers during the spread of the Corona pandemic", which indicated that a large number of grocery consumers in Kuwait have resorted to using online platforms to purchase their needs. This result is consistent with what Grashuis, Skevas, and Segovia (2020) maintained that grocery shopping consumers' preferences have changed during the spread of COVID-19 to be less willing to shop inside the store. While the lowest result of the positive response rate of the items was 25.3% for the PERC1 "I used to buy grocery products online before the spread of COVID-19", which pointed out to the majority of grocery consumers in Kuwait were not using the online to purchase their products via the prior COVID-19 outbreak.

The item of MOT3, which is "The spread of the COVID-19 resulted in the postponement/delay of purchasing some durable goods such as homes, cars, and furniture", received a high positive response rate score next to the MOT7. The score reflected the consumer's keenness to acquire essential goods that can be stored due to the panic of the COVID-19 outbreak, which aligns with the argument of Keane and Neal (2020) that panic buying of FMCG is a common phenomenon during natural disasters and crises. The third highest positive response score was 80.7% for the item ATT5 "I prefer to go shopping from the stores that take strict protective measures on their employees, such as wearing masks, gloves, and proper physical distancing". This result reflected that safety procedures are a high priority for grocery consumers during the spread of COVID-19.

○ **Discussion of Reliability and Validity of the Developed Questionnaire**

The reliability tests were made by conducting the internal consistency reliability test (composite reliability of all dimensions was more than 0,7) and indicator reliability (outer factor loading of all indicator variables was more than 0.6) test. All the results of reliability tests demonstrated that the questionnaire is reliable. The validity tests were made by applying the convergent validity (AVE of the four dimensions was more than 0.5) and discriminant validity (Fornell-Lacker Criterion, where the square root of the AVE for each construct was more significant than its highest correlation with any other construct & Cross-Loading, where all the outer loadings on the associated construct were more critical than that of any of their cross-loading). All the validity tests proved that the questionnaire is valid. The collinearity occurs if two formative indicators have a high correlation - more than 0.85 - (Abdallah et al., 2020). The results of this study indicated that there is no correlation between two formative indications higher than 0.85. Thus, this study's overall results suggested that the questionnaire has an adequate degree of reliability and validity.

○ **Discussion of the Impact of Government Responses on Psychological Factors of Consumer Behavior**

One of the questionnaire's reliability and validity assessment was completed, the structured model utilized to prove the impact of government responses on psychological factors of consumer behavior. The results of the structure model were positive. The government responses during the

spread of COVID-19 affected motivations, perceptions, learning and attitudes of grocery shopping consumers. The path coefficient between government responses and consumers' motivation was 0.309, the t-value was 4.879, the p-value was 0.000, and R^2 was 0.43, which supports the first hypothesis. The path coefficient between government responses and perceptions was 0.247, the t-value was 3.288, the p-value was 0.001, and R^2 was 0.27, which support the second hypothesis. The path coefficient between government responses and learning was 0.367, the t-value was 3.862, the value was 0.000, and R^2 was 0.33, which support the third hypothesis. The path coefficient between government responses and attitudes was 0.472, the t-value was 6.209, the p-value was 0.000, and R^2 , which was 0.49, which support the fourth hypothesis.

Therefore, based on the literature review and the discussion about the government response to COVID-19 and its impact on the psychological factors of consumers' behavior in Kuwait in the grocery industry, the literature review supports the final results of this hypothesis study. For instance, because of the unpredictable phenomenon, most consumers are unsure of future government directives. That had motivated households to choose to stock up essential goods such as groceries even before the government announced restrictive measures. Moreover, the pandemic was the reason for forcing consumers to learn new skills, which is buying online instead of going to the markets. Also, consumers turned to cashless and contactless methods of payments. Lastly, more households were careful to ensure clean utensils, kitchen surfaces, and hands.

The questionnaire showed the primary psychological factors that changed due to government restrictions. For instance, more than 80% of the respondents acknowledged that bank transfers and cashless payments became vital during the COVID-19. Additionally, government restrictions were a significant motivation for the bulk purchase of protective products. Furthermore, most respondents agreed that they were motivated to purchase items non-basic items like furniture, homes, and cars. During the COVID-19, consumers' perception of shopping changed as they emphasized essential goods like groceries. Finally, government responses significantly affected the attitude of consumers towards different stores. Most respondents were more likely to visit stores that observed COVID-19 regulations. Overall, the government had significant implications on the psychological factors of consumption.

- **Discussion of Control Variables on Psychological Factors of Consumer Behavior**

Statistically, control variables can provide more precise estimates of relationships among interest variables (Spector & Brannick, 2011). The Impact of control variables (demographic variables) on the four factors of consumer behaviour has been investigated in this research. The results of demographic or control variables were not significant, except the gender variable was statistically significant with the consumer's perceptions (path coefficient 0.188, t-value 3.33 and p-value 0,001), because the perception enables human beings to use information inputs to develop an awareness of the world and attach specific meaning to different components of it which also begins with attention and exposure but ends with interpretation (Kotler, Keller, Goodman, Brady, & Hansen, 2019). The "form of employment" variable was also statistically significant with the consumer's motivations (path coefficient 0.188, t-value 3.33 and p-value 0,001). No wonder that according to Lichev (2017), consumers with motives have particular needs that they seek to satisfy through their purchase of goods and services.

The first step in the purchasing process is the recognition of a need worth meeting. Needs may include products that customers seek for the sake of prestige, social class, style, or convenience. Besides, the education level variable was statistically significant with the consumer's attitudes (path coefficient 0.168, t-value 2.78 and p-value 0,007). The justification for this result can be, the more educational level the consumer, the more long-term cognitive judgments and evaluations have regarding products or services. Finally, the family size variable was statistically significant with the consumer's learning (path coefficient 0.104, t-value 2.28 and p-value 0,029). According to Qazzafi (2020), learning is the reinforcement, stimuli, drivers, and prior experiences of customers condition their perceptions and affect their expectations, preparation, and mentalities on specific goods.

4.5.3. Discussion of Qualitative Phase

- **Discussion of Themes based on Psychological Factors**

Motivation

Motivation is one of the most important psychological factors that affect consumer actions. From the interviews conducted, government actions and their resulting consequences motivated specific behavior among customers. For instance, the COVID-19 awareness created by public

agencies encouraged some consumers to shop online, order for home deliveries, and limit their physical movements (Chang & Meyerhoefer, 2020). Besides, most interviewees reported higher demand for groceries as many consumers chose to stay at home, especially consumers who prefer to buy from the private stores because they have websites for online shopping and delivery. Overall, although e-commerce was not a novel idea, government restrictions motivated more clients to avoid public gatherings and resort to internet shopping.

Learning

Learning occurs after an individual engages in an experience and has first-hand information. Government restrictions created a strong incentive for cognitive and conditional learning among consumers. For instance, as security and law enforcement agencies implemented different policies to curb the spread of COVID-19, consumers were forced to limit their physical interactions and reduce their movements (Reinders Folmer et al., 2019). Besides, others learned that digital commerce was a practical and functional alternative to physical shopping. Nonetheless, knowledge, misinformation, and the cost of goods were essential factors that determined consumers' response to government restrictions (Fridman et al., 2020). Consumers who had prior experience with digital tools like online stores found it easier to switch from physical shopping. On the other hand, the changes in the cost of goods, which resulted from the disruptions in supply chains, played a crucial role in shaping consumer responses. Moreover, some consumers who do not have enough experience using e-commerce faced some challenges to purchase online, but because of the government regulations, they were forced to learn how to buy online.

Attitude

The views that grocery consumers harboured on different aspects of government interventions had significant influences on their decisions. For instance, some grocery managers reported the negative attitude that some customers had on online shopping and contactless payments. Such individuals had poor experiences with the platforms, making them suspicious or unwilling to use them. Besides, policies such as social distancing and other actions the government took to protect people against COVID-19 elicited mixed feelings among consumers. Such attitudes played a crucial role in influencing grocery shopping and consumption patterns.

Perception

The perception of consumers on COVID-19 and government policies was one of the primary factors influencing their grocery purchase actions. Consumers that perceived COVID-19 as a severe pandemic panicked and immediately went on a buying spree or panic buying. Such individuals purchased groceries in bulk, leading to a temporary demand-driven shortage. Research has found that curfews, lockdowns, and restrictions have severely affected the production, supply, and demand of food products (Nchanji et al., 2021).

Government Responses and Health Implications

Apart from the four psychological factors, the analysis of the responses from the interviewees confirmed that government responses and health implications of COVID-19 on health significantly influence consumer behavior. For instance, curfews, lockdowns, and restrictions on the purchase units had direct effects on purchase. Additionally, the need for appointments when physically visiting certain groceries influenced shopping habits. The introduction of mandatory handwashing, social distancing, sanitization, temperature checks, and protective clothing like masks had numerous direct effects on purchase patterns. While such factors are more physical than psychological, they played a central role in purchasing behavior during the COVID-19 period.

In conclusion, the analysis provided a critical analysis of the major themes that arose from the stores' respondents' interview. The government's response to COVID-19 had specific psychological implications on consumers. These effects then played a crucial role in determining the patterns and habits involving the purchase of groceries. For instance, these actions motivated consumers to adopt online shopping, have a higher demand for groceries, and opt for home delivery services. Other psychological factors were led to panic buying and bulk purchases.

Nonetheless, government responses and the health implications of COVID-19 had specific direct and essential implications on consumer behavior. For instance, curfews and lockdowns reduced physical visits to grocery stores and automatically increased the size of individual purchases. Other measures that discouraged some consumers from visiting stores included mandatory protective clothing, social distancing, and temperature checks. Overall, while psychological factors like consumer attitude had the most significant effect on grocery purchases,

the thematic analysis of the responses from the interviewees made it clear that government directives are essential factors to consider.

4.6. Final Conceptual Framework

Below is the final conceptual framework after conducting the quantitative and qualitative analysis and found a new variable: Health Implications that impacted consumer behaviour in the grocery industry in Kuwait according to the outcomes of the interviews conducted with the retail grocery industry's management, and the thematic analysis.

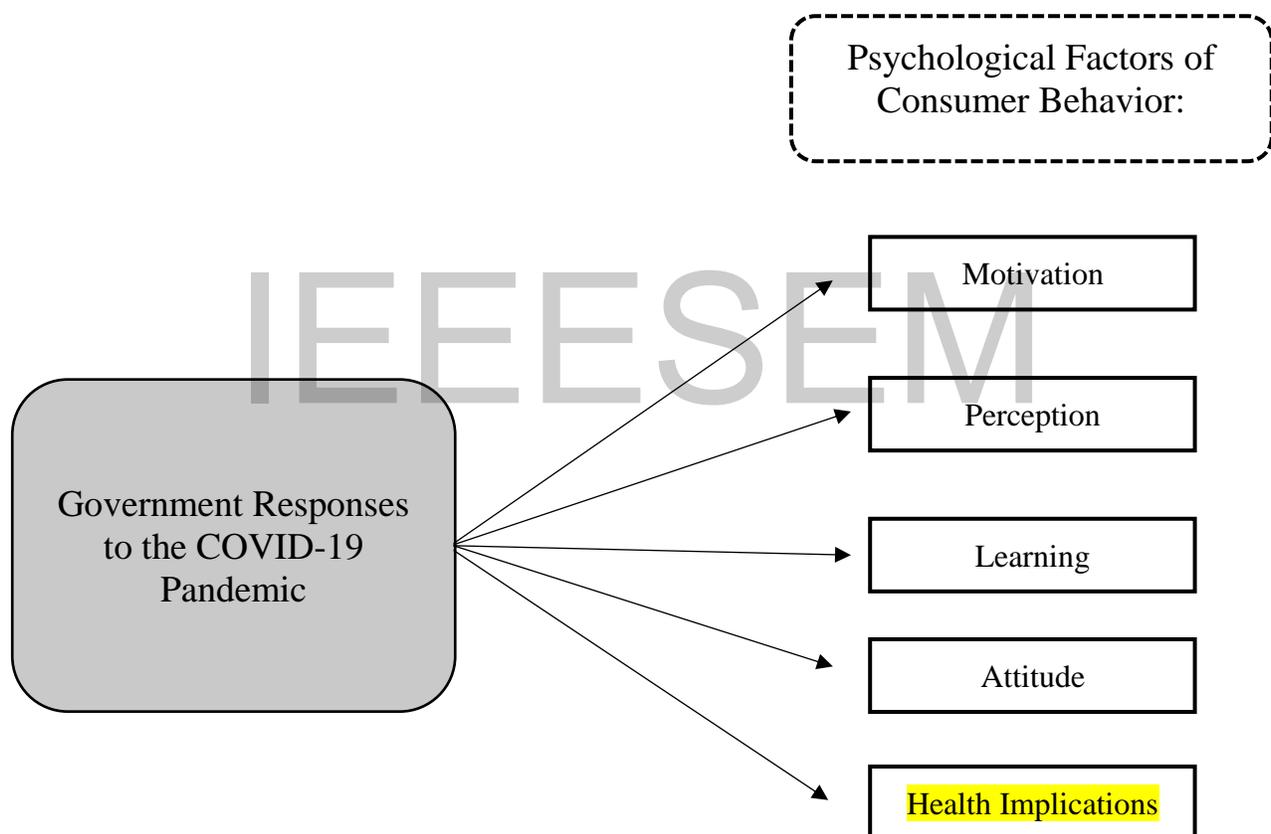


Figure: 4. 14. Final Conceptual Framework

4.7. Chapter Summary

Chapter four has provided a comprehensive data analysis and offered a discussion of the findings. The section has developed an in-depth descriptive and demographic characteristics analysis of the survey. Besides, it has summarized the positive response rates related to different psychological factors affecting consumer behavior. The chapter has also provided an analysis of the credibility of the survey. The methodologies used to analyze the credibility included the first order construct.

Additionally, the average variance extracted and composite reliability was used to determine the internal consistency. The chapter further discusses the structural model for determining the implications of government responses on psychological factors of consumer behavior. The tests utilized included path coefficient T-Value, P-Value, the goodness of fit, and control variables' implications. Finally, the chapter has discussed the data analysis results, including the positive response rates, reliability, validity, and impact of government responses. Finally, a new variable has been explored after conducting the interviews added in the final initial conceptual framework, which is the health implications.

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5. Chapter Five – Conclusion, Recommendation & Future Research

5.1. Introduction

Chapter five will summarise the research results by developing a broad conclusion, recommendations and suggesting future research areas. The conclusion section will answer the major and minor research questions set at the beginning of the research. On its part, the recommendations will provide strategies that governments and industry stakeholders can use to manage health-related pandemics while protecting consumers. Finally, the chapter will discuss how the paper has contributed to research before providing suggestions on future research areas.

5.2. Conclusions

5.2.1. Major Research Question

Government responses during the COVID-19 pandemic have primarily affected the psychological factors determining consumer behaviour in the grocery industry. The interventions had the most significant effects on the motivation of consumers to purchase or avoid specific goods. This support finding supports the results of Li et al. (2020), who found that pandemics may promote certain kinds of impulsive consumption. The attitude of consumers was the second most affected psychological factor by government responses.

The second least affect aspect was the perception of consumers, while the least affected was learning. After developing, distributing, and analysing the survey results, certain factors emerged as important determinants of consumer behaviour during the COVID-19 pandemic. From the survey, it was clear that the source of motivation determines whether consumers change their behaviour. Overall, government interventions had a significant but varying effect on consumer motivations, attitudes, perceptions, and learning.

5.2.2. Minor Research Questions

Government responses had different impacts on the motivation of consumers. For instance, the measures had the most significant implication on cashless payments and bank transfers. More consumers acknowledged that during the COVID-19 period, they relied more on remote payments

to purchase groceries and other essential goods. Additionally, the interventions caused a decrease in the purchase of goods and services such as furniture, homes, and entertainment as households maintained more liquidity or focused on essential goods and sanitary products. Besides, government measures increased the demand and purchase of protective clothing. Nonetheless, government interventions had medium to high effects on grocery products' hoarding, use of online stores, reliance on home delivery services, reduced number of physical visits to groceries, and amount of money spent on online shopping. However, government responses had a minimum effect on the motivation to subscribe to platforms' social medial.

Government interventions had a high to low implication on the perception of consumers during this COVID-19 period. Nonetheless, the effects on perception were lower than those on motivation. Among different factors, most consumers agreed that they faced one or more challenges in making electronic purchases and purchasing goods. The sudden increase in home delivery orders has posed a significant challenge for online stores accustomed to handling a few customers (Gao et al., 2020). However, a majority acknowledged that before government restrictions, they never bought groceries from online platforms. A more significant percentage of respondents agreed that COVID-19-related interventions had improved their purchasing decision and behaviour. Government intervention had a medium effect on the experience and learning of consumers. Around 50% of respondents acknowledged that COVID-19-related measures had helped them discover new techniques for online shopping. Additionally, half of the consumers who responded to the survey acknowledged that they had learned about affordable, accessible, and convenient shopping methods and other essential products.

The measures that Kuwait placed to manage COVID-19 had medium to high implications on the attitude of consumers. For instance, most respondents preferred to shop in retailers that provided protective gear to their employees and ensured physical distancing. Moreover, most consumers had positive attitudes towards stores that observed government regulations and maintained high sanitation standards. Government advisories also influenced consumers' positive attitude on shops that provide gloves, hand sanitisers, wipes, and masks. Besides, most consumers were likely to shop in stores with designated cashier and customer positions. Finally, most

consumers acknowledged that they were more likely to frequent large stores and spent less time purchasing products.

5.3. Conclusions in General

Apart from the questionnaires and interviews conducted on consumers, different store managers' answers offered vital information about the implications of government interventions on shopping trends. This perspective was critical since it gives a holistic view, which is different from customers' personal views. From the responses and subsequent analysis, specific common themes emerged from the managers. For instance, the respondents agreed that government interventions had played a critical role in shaping the customers' psychological responses. However, not all the implications have been psychological. Some of these, such as physical limits on the number of individuals who can visit stores, directly affect shopping tendencies. For instance, different measures directly impacted the price, supply, demand, and availability of products. Although specific responses from managers varied from customers', most of the answers only supplemented what consumers had provided. Therefore, the almost similar views received from managers reduce the possible implications of personal bias, increasing the results' credibility.

Just like some consumers had acknowledged, managers noted that government responses to COVID-19 encouraged certain habits and adaptations among consumers. For example, e-commerce and non-physical shopping still emerged as the primary psychological response among customers. Most customers utilized different strategies to avoid physical visits to groceries. This included online shopping and ordering for home deliveries (Pantano et al., 2020). Managers noted that more customers visited their webpages, made orders, and used cashless payments more (Grashuis, Skevas, & Segovia, 2020). On their part, consumers that visited the stores made efforts to limit physical interactions. For instance, they maintained the recommended social distancing and even avoided crowded areas. Since motivation is a function of needs and the desired outcomes, the government's efforts to create awareness on COVID-19 played a crucial role in guiding behaviour. As more citizens understood the public health threat presented by COVID-19, they were more motivated to implement preventive measures. Consequently, more people choose to stay, work, and study at home. This resulted in an increased demand for groceries.

Apart from motivation, past consumer experiences (learning) had a significant implication on their habits. Consumers quickly learned to adapt to the new circumstances resulting from COVID-19 and government interventions. For instance, before COVID-19, more consumers preferred to visit groceries physical. After lockdown and other government strategies, remote shopping became an essential method of getting basic goods. Therefore, more consumers learned to use different digital tools for shopping, including cashless payments, internet shopping, and grocery applications (Kim 2020).

Besides, movement restrictions that the government played a crucial role in the learning process of consumers. For instance, consumers could only visit stores at specific times and strived to limit physical interactions. Knowledge emerged as an essential determinant of a consumer's ability to learn and use digital tools (Beunoyer, Dupéré, & Guitton, 2020). Customers who had previously interacted with internet services and card payments had less trouble shifting to e-commerce. However, some, such as the elderly, had significant difficulties ordering and pay for goods through remote services. Such customers were also more worried about the security of such techniques and preferred to shop physically despite the health risks that such actions presented. The cost of goods also determined the shopping patterns of specific consumers. Although the government placed various measures to stabilize the cost of essential goods like groceries, limitations on movement, bulk purchasing, and global economic shocks significantly affected prices. Consequently, customers adjusted their habits depending on cost changes. For instance, since most consumers opted for affordable, healthy food choices, there was less demand for expensive food products.

Just as customer survey had revealed attitude and perception remained essential determinants of consumer behaviours. For instance, some clients had negative experiences of online shopping, home deliveries, and cashless payments. Such customers preferred to visit stores physically, select groceries, and pay for them directly, disregarding government directives on physical interactions. Additionally, some clients enjoyed close physical interactions with groceries employees, families, and colleagues. Such individuals had a negative attitude over the movement restrictions and social distancing guidelines that the government had placed. Factors that affect personal attitudes on different aspects include media sources, education level, families and friends,

and the government. A significant challenge that the government faces in the battling of COVID-19 is misinformation, myths, and misconceptions (Das et al., 2019). False information and conspiracy theories surrounding COVID-19 influenced the attitude of some citizens towards government measures. For instance, those who believed they were at less risk were more likely to disregard measures to curb COVID-19. Such customers made it difficult for store managers to maintain the highest safety levels since they were likely to shop without masks, ignore physical distancing regulations, and fail to wash their hands or sanitize. Store managers acknowledged that perception had a significant impact on the habits of shoppers. For instance, the individuals who saw COVID-19 as a pandemic that would only worsen were more likely to obtain goods in bulk and show panicky behaviour by stocking different goods. Thus, one of the effects of COVID-19 on consumption was bulk purchasing and panic buying, which resulted in demand-driven shortages (Laato et al., 2020).

Finally, interviewing managers revealed certain non-psychological factors that had significant implications on grocery shopping. For instance, certain stores made it mandatory for the client to book appointments before physical visits. Due to government regulations, stores had to limit the number of people who could access at a given time. During shortages of essential commodities, some stores placed limits on the amount clients could buy. Such actions had a direct non-psychological implication on shopping patterns. The enforcement of government measures such as curfews and lockdowns also prevented clients from accessing certain stores and shopping at specific times while disadvantaging low-income households (Arndt et al., 2020). Also, the government-mandated changes lead to inconveniences among particular clients, who choose to change their shopping patterns. Examples of such measures included social distancing, temperature checks, and masks or gloves when handling food products.

5.4. Recommendations

Effective management of pandemics requires timely and result-oriented measures. Nonetheless, government interventions must establish a balance between the protection of public health and the economy. Although locking down the nation was an effective strategy to manage COVID-19, the failure to place economic policies would have had adverse socioeconomic

implications on vulnerable households (Kuckertz et al., 2020). Additionally, during a pandemic, a nation needs to develop tailor-made policies aligned to its social, economic, political, and cultural systems. While international bodies such as the WHO organization provide general guidelines for managing pandemics, governments should use internal models to determine measures that will be appropriate for them.

From data analysis and thematic development, specific strategies emerged as crucial if the government achieved effective social distancing and protected citizens from COVID-19. For instance, education and awareness remain an effective tool. Although the government has directed significant resources towards the education of citizens, more needs to be done. Misinformation and myths from the internet and unreliable sources were important causes of poor adherence to health directives. Thus, the government needs to debunk false claims and conspiracy theories.

Cybersecurity remains significant concern about cashless payments and online shopping (Khan, Brohi, & Zaman, 2020). Consequently, the government should invest in safer payment methods and address different security concerns. Finally, the success of any policy has always relied on stakeholder engagement and consideration. Therefore, public agencies must involve stakeholders such as stores, consumers groups, health experts, and logistics companies in their decisions. Such an action will ensure adequate public health measures without the disruption of essential services like grocery supplies.

The government should develop effective strategies to stability the prices of essential goods such as groceries. The unpredictable rise and fall of costs are among the primary factors that have threatened food security, especially among low-income households (Workie, Mackolil, Nyika, & Ramadas, 2020). Techniques that the government can use include protection of supply chains and supporting businesses through tax reliefs, incentives, and exemptions. Besides, the government can establish price ceilings for essential commodities during the COVID-19 period. However, any policy controls on prices must be used carefully and after extensive consultations with different stakeholders. It is crucial to ensure any price controls, while protecting citizens, do not interfere with free-market models or lead to businesses' closure.

The Kuwait government should also engage the community in policy development. A significant cause of policy failure at the national level is the disconnection with local communities (Burgess et al., 2021). In a nation such as Kuwait, the perception and attitudes of families, households, and local leaders on specific policies determine the legislations' success. Another strategy is to use local leaders to identify vulnerable populations and develop viable solutions. Engaging local communities will encourage a positive attitude towards government restrictions and help authorities focus on vulnerable citizens' most relevant areas, and improve satisfaction with services (Gilmore et al., 2020). Thus, authorities will initiate economic measures that effectively protect households and local businesses against the adverse implications of COVID-19-related restrictions.

In a nation like Kuwait, where most citizens rely on small, medium, and informal ventures, the authorities must support local businesses even as they place widespread measures to manage COVID-19. Finally, Kuwait should implement policies that will help it eventually become self-reliant. During the COVID-9 pandemic, food insecurity emerged as a severe threat in Kuwait. Although the country has established itself as an oil exporter, its heavy reliance on food imports could destabilize it and expose its citizens to food insecurity. Therefore, the government should support agricultural innovation, research, and production.

Overall, the government should implement various multisectoral policies to protect citizens against COVID-19 while cushioning local businesses and ensuring citizens, especially the vulnerable, have access to essential commodities. Such strategies include developing policies tailor-made for Kuwait, extensive awareness campaigns, offering incentives to local businesses, stabilizing supply chains for basic goods, carefully establishing price controls, engaging with the local communities and leaders, and focusing on vulnerable populations. The Kuwait government should support and encourage agriculture, industry, and innovation to not face any issues or problems with the shortage of necessities and commodities.

5.5. Contribution of Research

This paper has provided new and valuable information on the implications of government interventions on consumption. Additionally, it has offered a framework or model for understanding the ability and willingness to adhere to government directives during pandemics. From the results, most respondents acknowledged that policies such as movement restrictions and the closure of airports were vital to control the disease's spread. Besides, more households purchased sanitary and protective products like masks and sanitizers. According to research, the COVID-19 pandemic increased hoarding habits, especially on vital products like masks and protective gear (Banerjee, 2020). Scientists can understand the major psychological factors determining consumer purchasing patterns during emergencies and pandemics from the data analysis. In Kuwait, motivation, perception, and attitude were the primary psychological factors that affected consumption during the COVID-19 period. Finally, the research provides a new perspective on the role of the government during pandemics. Using Kuwait as a case study, it is evident that citizens' ability to survive pandemics greatly relies on the government's effectiveness, especially its capacity to implement timely and targeted socio-economic policies.

5.6. Future Research

Despite the new information presented in this paper, there is a need for future research. For instance, scientists should develop a framework for accurately determining pandemics' overall effects and government responses on industries and consumers. The survey methodology, while it is fast and effective, has numerous limitations. For instance, the answers' credibility relies on the respondents' personal experience and willingness to provide honest responses. Additionally, future research should focus on the implications of income levels on purchasing behaviour during pandemics.

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Appendix A: Questionnaire Items & Sources

Section Number	Modified Items	Sources
Section (A)	<p>The spread of COVID-19 prompted/pushed me to store more daily use grocery products, such as food and drinks.</p> <p>The spread of COVID-19 resulted in the postponement/delay of purchasing some durable goods such as houses, cars, and furniture.</p> <p>I bought many protective products such as masks and hand sanitizers as COVID-19 spread.</p> <p>I used to buy grocery products online before the spread of COVID-19.</p> <p>The spread of COVID-19 caused me to visit e-shopping sites such as (Amazon, Namshi, Sheel, and others) for the first time.</p> <p>The spread of COVID-19 led me to buy grocery products by subscribing and following social media accounts such as Facebook, Instagram and Snapchat.</p> <p>I have learned new ways to do online shopping before the Corona outbreak.</p> <p>I discovered that there are more convenient, affordable, and easily accessible alternatives for buying grocery products.</p> <p>I relied on home delivery applications to buy grocery products such as (Talabat, Carriage, and Deliveroo) after the COVID-19 spread.</p> <p>I relied more on applications of contactless payments and bank transfers during the spread of the Corona pandemic.</p> <p>There were some difficulties in the electronic purchasing process, such as the lack of some products or delivery services.</p> <p>My purchasing behaviour was positively affected after the COVID-19 outbreak.</p>	<p>Li, J., Hallsworth. A.G. and Coca-Stefaniak, J.A. (2020), The changing grocery shopping behavior of Chinese consumers at the outset of the COVID-19 outbreak, <i>Tijdschrift voor Economische en Sociale Geografie</i>, https://doi.org/10.1111/tesg.12420</p> <p>Silviu, S., Riana I., Violeta S. & Bogdan D. (2020), Consumer Behavior in Crisis Situations, Research on the Effects of COVID-19 in Romania. University of Galati.</p> <p>Li, J., Hallsworth. A.G. and Coca-Stefaniak, J.A. (2020), The changing grocery shopping behavior of Chinese consumers at the outset of the COVID-19 outbreak, <i>Tijdschrift voor Economische en Sociale Geografie</i>, https://doi.org/10.1111/tesg.12420</p> <p>Scott R. Baker & R.A. Farrokhnia & Steffen Meyer & Michaela Pagel &</p>

	<p>I will turn to my old buying/consuming behaviours after the COVID-19 ends.</p> <p>The spread of COVID-19 has reduced the frequency of visiting grocery stores.</p> <p>The shift from physical stores to online platforms increased the amount of money spent on grocery products.</p> <p>I prefer shopping in large stores after the Corona outbreak, even if I'm not used to these stores before.</p> <p>I prefer not to spend a long time in the store after the Corona pandemic, even if this affects my choice of purchased items.</p> <p>I prefer to go shopping at stores that frequently clean commonly touched surfaces.</p> <p>I prefer to go shopping at the stores that provide wipes/hand sanitiser, masks, and gloves.</p> <p>I prefer to go shopping at stores that take strict protective measures on their employees, such as wearing masks, gloves, and proper physical distancing.</p> <p>I prefer to go shopping at stores that install clear plastic barriers between cashiers and customers.</p>	<p>Constantine Yannelis, 2020. How Does Household Spending Respond to an Epidemic? Consumption During the 2020 COVID-19 Pandemic, NBER Working Papers 26949, National Bureau of Economic Research, Inc.</p> <p>Dimitris K., Marcel L. & John O. (2020), Consumer Spending Responses to the Covid-19 Pandemic: An Assessment of Great Britain, from www.papers.ssrn.com/sol3/papers.cfm?abstract_id=3586723</p> <p>Oliver G., Emma B., (2020), How COVID-19 will permanently change consumer behavior, from https://www.accenture.com/us-en/insights/consumer-goods-services/coronavirus-consumer-behavior-research</p>
<p>Section (B)</p>	<p>The government has adopted effective measures for the grocery industry to adjust to the economic reality caused by the COVID-19 pandemic.</p> <p>The government has adopted effective measures to avoid the massive loss of the grocery industry caused by the COVID-19 pandemic.</p> <p>The government has acted to protect workers and customers of the grocery industry from COVID-19 during the pandemic.</p> <p>As a result of the COVID-19 pandemic, the government has substantially increased the digital or online delivery regulations for grocery shopping.</p>	<p>Asger L., Emil T., Niels J. & Adam S., Pandemic (2020), Shutdown and Consumer Spending: Lessons from Scandinavian Policy Responses to COVID-19, www.researchgate.net/publication/341311315_Pandemic_Shutdown_and_Consumer_Spending_Lessons_from_Scandinavian_Policy_Responses_to_COVID-19</p> <p>Oliver C., Yuriy G., Michael W., (2020) The Cost of the COVID-19 Crisis: Lockdowns, Macroeconomic Expectations, and Consumer Spending, from https://www.nber.org/papers/w27141</p>

Appendix B: Questionnaire in English & Arabic

Dear Participant,

This document is an academic survey paper intended to investigate the effect of Coronavirus COVID-19 on consumer behaviour in the grocery industry.

Therefore, kindly spend 10 minutes of your time to fill the questionnaire with relevant information as per the instructions provided. Information provided will be handled with at most confidentiality as well as upholding ethical standards as mandated when conducting research.

Thank you in advance for your time and consideration to participate.

عزيزي المشارك

إن هذا الاستبيان جزء أساسي من بحثي لإكمال درجة الماجستير من كلية ماسترخت لإدارة الأعمال في الكويت
الغرض الأساسي من هذا البحث هو دراسة وتحليل تأثير أزمة كورونا على سلوك المستهلكين في الجمعيات والأسواق
المركزية في دولة الكويت.

يرجى العلم بأنه لن يُطلب منك ذكر بياناتك الشخصية وستبقى هويتك مجهولة

مشاركتك محل تقدير وامتنان

IEEESEM Demographic Characteristics

1. Gender *الجنس*

- Male ذكر
- Female أنثى

2. Age *العمر*

- 20 -30
- 31 - 40
- 41 - 50
- 51 or above 51 أو أكثر

3. Nationality الجنسية

- Kuwaiti كويتي
- Non-Kuwaiti غير كويتي

4. Marital Status الحالة الاجتماعية

- Married متزوج
- Single أعزب

5. The sector of Employment قطاع التوظيف

- Public Sector قطاع حكومي
- Private Sector قطاع خاص
- Business Owner صاحب شركة
- Retired متقاعد
- House Wife ربة منزل
- Unemployed عاطل عن العمل

6. Education level المستوى التعليمي

- High School ثانوية عامة
- University/College جامعة/كلية
- MA/PhD ماجستير/دكتوراه

IEEESEM

7. Monthly income KD الدخل الشهري ديك

- 500 or less 500 أقل
- 501 - 1000
- 1001 - 1500
- 1501 or more 1501 أو أكثر

8. How many members in your family كم عدد أفراد أسرتك؟

- 1 - 3
- 4 - 6
- 7 or more 7 أو أكثر
- 1501 or more 1501 أو أكثر

Section (A) – Consumer Behavior Questions

1. The spread of COVID-19 prompted/pushed me to store more daily use grocery products, such as food and drinks. دفعني انتشار فيروس كورونا إلى تخزين المزيد من منتجات الجمعيات التي يتم استهلاكها يومياً، مثل الطعام والمشروبات

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

2. The spread of COVID-19 resulted in the postponement/delay of purchasing some durable goods such as houses, cars, and furniture. أدى انتشار فيروس كورونا إلى تأجيل / تأخير شراء بعض السلع المعمرة مثل المنازل والسيارات والأثاث

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

3. I bought many protective products such as masks and hand sanitizers as COVID-19 spread. اشتريت العديد من المنتجات الوقائية مثل الكمامات ومعقمات اليدين بسبب انتشار فيروس كورونا.

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

4. I used to buy grocery products online before the spread of COVID-19. اعتدت على شراء منتجات الجمعيات عبر الإنترنت قبل انتشار فيروس كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

5. The spread of COVID-19 caused me to visit e-shopping sites such as (Amazon, Namshi, Sheel, and others) for the first time.

دفعني انتشار فيروس كورونا إلى زيارة مواقع التسوق الإلكتروني مثل (أمازون ونمشي وشيل) وغيرها للمرة الأولى

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

6. The spread of COVID-19 led me to buy grocery products by subscribing and following social media accounts such as Facebook, Instagram and Snapchat.

قادني انتشار فيروس كورونا إلى شراء منتجات الجمعيات من خلال الاشتراك ومتابعة حسابات وسائل التواصل الاجتماعي مثل فيس بوك والانستغرام وسناب شات

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

7. I have learned new ways to do online shopping before the Corona outbreak. لقد تعلمت طرقاً

جديدة للتسوق عبر الإنترنت من قبل انتشار فيروس كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

8. I discovered that there are more convenient, affordable, and easily accessible alternatives for buying grocery products.

اكتشفت أن هناك بدائل أفضل وبأسعار معقولة ويمكن الوصول إليها بسهولة لشراء منتجات الجمعيات

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

9. I relied on home delivery applications to buy grocery products such as (Talabat, Carriage, and Deliveroo) after the COVID-19 spread.

لقد اعتمدت على تطبيقات التوصيل للمنازل لشراء منتجات الجمعيات مثل (طلبات و كاريدج و ديليفيرو) بعد انتشار فيروس كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

10. I relied more on applications of contactless payments and bank transfers during the Corona pandemic spread.

لقد اعتمدت أكثر على تطبيقات الدفع عن بعد والتحويلات المصرفية أثناء انتشار جائحة كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

11. There were some difficulties in the electronic purchasing process, such as the lack of some products or delivery services.

كانت هناك بعض الصعوبات في عملية الشراء الإلكتروني، مثل عدم وجود بعض المنتجات أو خدمات التوصيل

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

12. My purchasing behaviour was positively affected after the COVID-19 outbreak.

تأثر سلوكي الشرائي بشكل إيجابي بعد تفشي فيروس كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

13. I will turn to my old buying/consuming behaviours after the COVID-19 ends.

سأعود إلى عاداتي القديمة لشراء واستهلاك المنتجات بعد انتهاء جائحة فيروس كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

14. The spread of COVID-19 has reduced the frequency of visiting grocery stores.

أدى انتشار فيروس كورونا إلى تقليل عدد الزيارات للجمعيات

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

15. The shift from physical stores to online platforms increased the amount of money spent on grocery products.

أدى شراء منتجات الجمعيات عبر الانترنت إلى زيادة في صرف الأموال

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

16. I prefer shopping in large stores after the Corona outbreak, even if I'm not used to these stores before.

أفضل التسوق في الجمعيات والأسواق المركزية الكبيرة بعد تفشي كورونا حتى لو لم أكن معتاداً عليها من قبل

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

17. I prefer not to spend a long time in the store after the Corona pandemic, even if this affects my choice of purchased items.

أفضل عدم قضاء وقت طويل في الجمعية بعد انتشار جائحة كورونا، حتى لو أثر ذلك على اختياري للمنتجات التي أريد شراؤها

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

18. I prefer to go shopping at stores that frequently clean commonly touched surfaces.

أفضل الذهاب للتسوق من الجمعيات والأسواق المركزية التي كثيرًا ما تعقم الأسطح التي يتم لمسها عادة

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

19. I prefer to go shopping at the stores that provide wipes/hand sanitiser, masks, and gloves.

أفضل التسوق من الجمعيات والأسواق المركزية التي توفر مناديل / معقم لليدين وكمامات وقفازات

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

20. I prefer to go shopping at stores that take strict protective measures on their employees, such as wearing masks, gloves, and proper physical distancing.

أفضل الذهاب للتسوق من المتاجر التي تتخذ إجراءات وقائية صارمة على موظفيها ، مثل ارتداء الأقنعة والقفازات والمسافة الجسدية المناسبة.

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

21. I prefer to go shopping at stores that install clear plastic barriers between cashiers and customers.

أفضل الذهاب للتسوق من الجمعيات والأسواق المركزية التي تضع حواجز بلاستيكية بين الصرافين والعملاء

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

Section (B) – Government Responses Questions

1. The government has adopted effective measures for the grocery industry to adjust to the economic reality caused by the COVID-19 pandemic.

اعتمدت الحكومة تدابير فعالة لدى الجمعيات والأسواق المركزية للتكيف مع الواقع الاقتصادي الناجم عن جائحة فيروس كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

2. The government has adopted effective measures to avoid the massive loss of the grocery industry caused by the COVID-19 pandemic.

اعتمدت الحكومة تدابير فعالة لتجنب الخسائر الفادحة في قطاع الجمعيات بسبب جائحة فيروس كورونا

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

3. The government has acted to protect the grocery industry workers and customers from COVID-19 during the pandemic.

عملت الحكومة على حماية العاملين والعملاء في قطاع الجمعيات من فيروس كورونا أثناء الوباء

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

4. As a result of the COVID-19 pandemic, the government has substantially increased the digital or online delivery regulations for grocery shopping.

نتيجة لوباء فيروس كورونا، زادت الحكومة بشكل كبير من العمل الإلكتروني وتوصيل منتجات الجمعيات للمستهلكين

- Strongly agree أوافق بشدة
- Agree أوافق
- Neither agree nor disagree محايد
- Disagree أرفض
- Strongly disagree أرفض بشدة

Appendix C: Transcription and Initial Analysis of Interviews

Question 1: In general, do you think the spread of COVID-19 affected consumer behavior? If yes, how the effect was? Can you give some examples?			
#	Responses (Answers)	Codes	Themes
Answer 1	COVID-19 prompted panic-buying with a heavy reliance on purchasing by sending messages by WhatsApp of the cooperation and delivery options. Also, concerns for contamination and hygiene in groceries have led consumers to be cautious on groceries provenance, eliminating dependence on cash and promoting digital wallet apps. The increased shopping patterns by WhatsApp messages for groceries are pressuring groceries' providers to meet continuous replenishment of packaged groceries, including food and water. Some consumers who prefer to visit the cooperation used to purchase more than usual due to the panic. When COVID-19 broke, people went into a frenzy.	Prompted Panic Buying Increased Digital Payment Increased Used of Digital Communication	Online Shopping
Answer 2	Yes, COVID-19 has affected consumer behavior. Unlike in the past, consumers purchase groceries in bulk to store at their homes. Some consumers prefer shopping online (WhatsApp) instead of grocery stores, but many older people prefer to come to our store for shopping. There is also a shift towards contactless payments among consumers. The majority prefer to use e-wallets and visa cards instead of using cash to protect themselves as per the government measures and interventions.	Bulk Shopping Online Shopping Contactless Payments	Bulk Purchasing Panic Buying
Answer 3	Definitely, COVID-19 has altered consumer behavior. If you look at how consumers are shopping versus how they used to shop, you will notice a mass exodus from offline or in-store shopping. Consumers are more aligned with online shopping (WhatsApp). We have received several requests by small groceries stores to help them migrate to digital platforms, citing a shift in the shopping paradigm. We have also witnessed consumers abandoning traditional shopping experiences such as shopping for immediate consumption goods instead of bulk purchases.	Increases Online Shopping Bulk Purchasing	

	<p>Customers are now using online shopping apps to purchase groceries and paying using contactless cash. Consumer behavior has changed drastically, promoting convenience shopping. Before COVID-19, customers used to avoid online shopping, instead preferring the offline experience of having to inspect groceries before buying them. However, with COVID-19, customers are avoiding offline stores for fear of contracting the disease.</p>		
<p>Answer 4</p>	<p>COVID-19 has affected both short-term and long-term consumption patterns for groceries. There is a growing pressure for cooperative societies to shield retailers from shopping changes, as evidenced by several small-scale retailers' requests. Consumers have shifted towards online shopping preferences by WhatsApp application, leaving small-scale retailers to experience massive losses, mainly, if they cannot adopt digital shopping options. On the other hand, some consumers lack knowledge of using technology, making them come to our store to purchase. Some of them also prefer to come for shopping so they can purchase more and hoard.</p>	<p>Online/Digital Shopping Using Applications Like WhatsApp</p>	
<p>Answer 5</p>	<p>Yes, there is a change in shopping trends, particularly in in-store visitations. We are recording an all-time low in the number of consumers visiting our stores. Majority of consumers are purchasing from our online e-commerce website. We have also noticed that consumers are fearing to visit our outlets, opting for home deliveries. Our groceries' sales have increased significantly. Customers are tending to purchase groceries that last three to four days as opposed to the perishable ones. We are experiencing high demand for groceries compared to other products. In meeting the shifting consumer demand, we are often forced to contact farmers to supply us directly as opposed to relying on suppliers. Such allows to minimize the supply chain processes and contribute to the fast replenishing of groceries.</p>	<p>Reduced Physical Visits of Consumers</p> <p>Increased Online Shopping</p> <p>Purchase of More Durable Groceries</p> <p>Bulk Shopping</p>	

<p>Answer 6</p>	<p>Yes, the effect of COVID-19 is prevalent. He said: (personally, I have had to adjust my shopping schedule and trends. I am not a fan of online shopping because I like my groceries fresh. As I shift to online shopping, I have observed that many consumers have opted to shop for groceries online). The majority of groceries retailers have adopted online stores, with many retailers registering for online payment and digital platforms.</p>	<p>Increased Online Shopping Contactless Payment</p>	
<p>Answer 7</p>	<p>Definitely, COVID-19 has disrupted consumer shopping experiences. Among the disruption is a mass exodus towards online shopping, forcing retailers to adopt online shopping platforms. Consumers are not frequenting our stores as they used to. We are experiencing a backlog of online purchases and unable to meet growing groceries demands. Some of the groceries come from international trade, which has been severely affected by COVID-19, making it challenging to meet consumer demands. The surge in demand for groceries has been challenging to handle at Lulu hypermarkets. Customers entered a panic buying mode at the onset of the government's announcement of the first coronavirus case. Many customers trickled our stores to purchase groceries in bulk at the announcement. Customers were specifically shopping for groceries in large quantities for the first two months. Another surge was evident at the announcement of total lockdown. Customers stormed our stores countrywide shopping for groceries.</p>	<p>Increased Online Shopping Reduced Physical Visits of Consumers Increased Grocery Demand</p>	

Question 2: Does the government has adopted effective measures for the grocery industry to adjust to the economic reality caused by the COVID-19 pandemic? If yes, what are some of the changes or initiatives that the store put in place to ensure compliance with government directives? Can you support your answer with some?

#	Responses (Answers)	Codes	Themes
Answer 1	<p>Yes, government intervention rescued the groceries industry. Since imposition curfew in the form of movement restrictions, consumers resulted in bulk purchases of groceries. However, job losses among the private sector decreased disposable income challenging their ability to afford essential goods such as groceries—the restrictions the hardest hit low-income earners. Farmers also experienced losses as they were unable to access markets. The government's action cut across industries without necessarily targeting the groceries industry. However, the government directives and actions severely impacted the groceries industry.</p> <p>For instance, restriction of movement while permitting goods paralyzed groceries' movement from farms to consumers. The government also discouraged consumers from touching items without washing their hands. Therefore, shopping for groceries was complicated by the need to be clean. Grocery vendors responded by providing shoppers with protective equipment. At our cooperation, we responded to government directives by providing farmers with a medium to package and transport their produce, minimizing losses from spoilt and unsold groceries.</p>	<p>Imposing the Curfew</p> <p>Movement Restriction</p> <p>Introduction of Hand Washing and Mandatory Cleaning of Surfaces</p>	<p>Sanitization and Hygiene</p> <p>Digital Commerce</p> <p>Movement Restrictions</p>
Answer 2	<p>The government approach has not been favorable to cushion the grocery industry from the COVID-19 pandemic. Initiatives such as lockdown and curfew have decreased disposable income and reduced access to grocery stores, increasing retailers and consumers' strain. The government's measures included a ban on international travel, forcing businessmen to stay at home. Grocers who relied on global markets for</p>	<p>Lower Access to Groceries Due to Movement Restrictions</p>	

	<p>their products had to incur losses amidst a lack of international trips. Groceries are stapled for many families, and with government restrictions, access to these staple products reduced significantly, especially the households fired from the closed businesses.</p>	<p>Lower Disposable Income</p> <p>Poor Access to Goods</p>
Answer 3	<p>Yes, the interventions allowed the grocery industry to adjust to the economic reality characterized by cashless transactions. Stores have resulted in adopting online retail and trading platforms, including contactless payment systems. Stores have championed digital platforms to scale up avenues that customers can use to purchase. Digital apps and online website serve as alternative stores for shopping, reducing demand for brick-and-mortar stores. The adoption of online stores has relieved grocers of renting stores' costs. Large retailers took the opportunity to scale up digital operations, transforming their online businesses.</p>	<p>Contactless Payment Systems have enabled stores to continue trading</p> <p>Online Stores have Boasted Grocery Sales</p>
Answer 4	<p>No, the government's intervention does not help the groceries industry adjust to the economic reality caused by COVID-19. The pandemic has resulted in price increases with limited government intervention to mitigate both consumers and farmers' effects. Consumers are experiencing increased household consumption, causing an increase in spending. Considering massive job losses following businesses' closure, consumers cannot afford groceries for household consumption. The government did not implement price cuts or provide incentives for households to afford groceries. Also, lockdown challenged groceries' delivery to the market, making it difficult for farmers to access markets. The interventions were retrogressive in an economically challenging environment.</p>	<p>Price Increases</p> <p>Job Losses Reduce Purchasing Power of Some Consumers</p> <p>Difficulty in Delivering Groceries to the Market Due to the Lockdown</p>
Answer 5	<p>Yes, the government has implemented measures to curb the spread of COVID-19, encouraging online shopping. Among effective measures</p>	<p>Encouraging</p>

	<p>include movement restrictions and lockdown that saw farmers unable to access the Kuwait market instead of adopting online selling platforms. The government measures increased groceries' prices as purchasing now includes delivery costs. Moreover, consumers are buying more essential goods, such as groceries. The measures have been both positive and negative. For instance, movement restriction served to combat the spread of covid-19 but failed to factor in the economic hardship associated with such cessation. Since the onset of partial government lockdown, our stores have recorded reduced customer inflow. The movement cessation directives inconvenience most of our employees who commute to and from work and reside in different localities.</p> <p>As you understand, our employees are diverse and come from different localities. When the government instituted a curfew, most of our employees could not come to work for some time. We were forced to scale down our operations with only a few employees available to work. Delivery was the main challenge as soon as the consumer switched to online shopping. At the time, we had an acute shortage of employees who could delegate for deliveries. We also had to adapt to the delivery model, which was quite different from the traditional approach. The changes were met with resistance by the existing workforce, but with consistent and reassuring communication, employees cooperated.</p>	<p>Online Shopping</p> <p>Higher Grocery Prices</p> <p>Reduced Customer Inflow</p> <p>Inconvenience Due to Movement Restrictions</p>	
<p>Answer 6</p>	<p>No, government intervention has been a pain to the groceries industry. Retailers and suppliers cut off from fresh supplies because of lockdown and movement restrictions. Groceries farmers cannot take their products to the market due to the government's movement restriction because the cooperation's workers live in the insolation areas that prevented them from coming to work. But the management of grocery had some volunteers to cover the lack of workforce until the workers can attend and perform.</p>	<p>Lower Access to Supplies</p> <p>Poor Access to Markets</p>	

<p>Answer 7</p>	<p>Government intervention strategies have positively and negatively impacted the groceries industry. The negatives experienced include a shortage of groceries supplies, causing a mismatch in demand and supply. The interventions prompted panic shopping, making it difficult to replenish groceries shelves in our stores. Cash flow significantly declined following the government's interventions as consumers opted to use contactless payments.</p> <p>However, the industry also experienced positives, including demand growth. As consumers shop for more groceries, producers and suppliers are at an advantage of increased sales. Other steps meant to ensure compliance with government directives include mandatory wearing of masks, social distancing, and ensuring hygiene in the workplaces.</p>	<p>Shortage of Grocery Supplies</p> <p>Lower Cash Flows</p> <p>Higher Demand for Groceries</p>	
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Question 3: What are the primary challenges that prevent consumers from effectively utilizing online markets to shop for groceries during the spread of COVID-19?

#	Responses (Answers)	Codes	Themes
Answer 1	<p>Some of the consumers' challenges include poor online/smartphones store experiences and limited knowledge of online shopping alternatives. Some consumers also prefer to choose and compare all products before they purchase in the cooperation. Quarantine and social distancing fueled a spike in demand for online ordering. The increased demand led to longer wait times for home deliveries since customers could not pick their shopping from retail stores because of the limited workforce in our cooperation. As the number of online orders jumped, grocery vendors constantly ran out of stock, pressuring grocers to optimize their systems to meet the evolving challenges. Grocers had to scale their digital commerce platforms and leverage distribution centres to meet the heightened demand. Customers were prompted with "out of stock messages" as they tried to shop online.</p>	<p>Poor online experiences</p> <p>Limited knowledge</p> <p>Preference for physical comparison of goods before purchase</p> <p>High demand and limited supply</p> <p>Out of stock goods</p>	<p>High Demand</p> <p>Knowledge</p> <p>Poor Experience</p>
Answer 2	<p>Some consumers have limited knowledge of internet use and prefer in-store shopping to purchase in bulk. Because of the cooperation managements' rules, consumers can buy a specific quantity of the products, unlike visiting the store. Moreover, because of the pressure of messages by the consumers on WhatsApp, it was not easy for us to reply to all of them. So, it took 2 to 3 days for us to confirm the consumers' orders. That's why some of them prefer to visit the store for shopping.</p>	<p>Inadequate knowledge</p> <p>Pressure on WhatsApp of the cooperation</p>	
Answer 3	<p>The primary challenges include lack of access to online markets, preference for in-store shopping, and consumer expectation that</p>	<p>Lack of access to online markets</p>	

	<p>does not match online groceries. Another challenge witnessed is the lack of e-wallets and lack of knowledge for setting up e-wallets. When the government affected the spread of COVID-19, not many customers had e-wallets of online accounts for shopping. The elderly were at increased difficulty accessing and using these digital tools.</p>	<p>Preference for physical shopping</p> <p>Difficulties of the elderly using digital sources</p>	
<p>Answer 4</p>	<p>The main challenges with utilizing online markets include the low know-how of online platforms. Significantly, the elderly are not conversant with online markets, discouraging them from effectively using the platforms. Lack of experience with online platforms hinders effectively utilizing online markets to shop. Customers with no prior experience are likely to shun away from online shopping. Also, if customer expectations compared to what they anticipate, are not met, then customers are potential to avoid shopping from online places.</p>	<p>Difficulties of the elderly using digital sources</p> <p>Inadequate knowledge</p> <p>Lack of experience</p> <p>Poor experience with online shopping</p>	
<p>Answer 5</p>	<p>Some consumers want to interact with the product, mainly groceries, to assess their state before purchasing. Our traditional model did not have an online store, but we had to develop an online shopping platform once customers stopped frequenting the store. Our customers were not conversant with online shopping. Even after we launched an online shopping tool, customers were adamant about joining the online bandwagon because they were used to shopping while inspecting items.</p>	<p>Preference for physical shopping</p> <p>Inadequate knowledge on online shopping</p>	

<p>Answer 6</p>	<p>Among the challenges of online shopping include consumer attitudes towards internet use, consumer expertise in online shops, risk perception, and the need to handle the product before purchasing limited consumers' intent to purchase. Also, accessibility was a significant issue for clients. Many of them could not make online purchases because they could not access online shops. Frustrations with using unresponsive platforms also discouraged customers from continued use of the online shops.</p>	<p>Negative attitude on online shopping Inadequate Knowledge High-risk perception Poor accessibility</p>	
<p>Answer 7</p>	<p>Consumers are unlikely to shop online if their previous experiences have not matched their expectations. Consumers are also unlikely to shop online if their attitudes are against online shopping. For instance, if consumers feel online shopping is expensive, they are likely to come to the store for purchase. Other challenges include the lack of an organized home delivery system that renders it challenging to deliver goods. A significant challenge for online shopping was checking out. We conducted a survey asking our customers for their online shopping experiences, and they cited checkout as the main problem. Either confirming the delivery location, pickup station or collecting from the store was problematic. Customers had a problem with selecting the preferable payment option. Sometimes, credit cards failed to process with the merchant, rendering checkout difficult for many customers.</p>	<p>Poor experience with online shopping Negative attitude on online shopping Lack of an Organized Home Delivery System Difficulty Selecting Payment Method</p>	

Question 4: How do you think the governmental measures during the spread of COVID-19 may have pushed more consumers towards online shopping? Can you explain more?

#	Responses (Answers)	Codes	Themes
Answer 1	Government measures such as movement restrictions, prohibiting physical transactions, and discouraging physical contact prompted online shopping adoption. Some awareness campaigns on TVs or social media to m people stay at home and purchase online to save their lives from the pandemic. The government pushed consumers towards online shopping, both directly and indirectly. For instance, when the government announced movement restrictions, customers had no choice but to purchase online where they needed the grocery out of their locality. Similarly, directives for social distancing and washing hands discouraged consumers from going out shopping.	Prohibiting physical transactions Awareness for online shopping and staying at home Movement restrictions Social distancing directives	Promoting Digital Commerce Restrictions on Movement and socialization Creating Awareness
Answer 2	Movement restrictions and social distancing directives pushed consumers to opt for digital shopping. Households mover towards online shopping as they could not access physical stores owing to movement restrictions. Social distancing directives forced consumers to stay at home and opt for home deliveries, prompting online purchases. While at home, the family's size had significantly increased, raising the demand for groceries and food. Considering strict movement restrictions, families had a limited shopping choice, and online buying was the most ideal and convenient shopping mode. Therefore, the government indirectly forced people to shop online.	Awareness for online shopping and staying at home Movement restrictions Social distancing directives	
Answer 3	Partial and total lockdown prompted households to adopt alternative shopping option, moving them towards online	Partial/Total Lockdown	

	shopping. Consumers had to purchase groceries, which happens to be a staple item for many families despite the lockdowns. Since they could not risk coming out in public spaces, customers explored shopping alternatives.		
Answer 4	Governmental measures have been critical in pushing consumers towards online shopping. Consumers are more likely to purchase online because they fear contracting COVID-19 from stores and public places. The government encouraged people to be innovative and find alternatives to suppress the spread of COVID-19. Online shopping bolstered amidst government directive advising people to be creative. Also, lockdowns and movement restriction pushed people to online platforms.	Encouraging innovative ways to curb COVID-19 Movement restrictions Partial/Total lockdown	
Answer 5	The interventions of the government pushed consumers to online shopping. For instance, movement restrictions encouraged consumers to stay at home, thereby accessing products via online and home-delivery options. The government was inclined to sustaining the curfew and lockdown directives. Therefore, as retailers, we had to reach some customers online. We started with social media, where customers placed their requests via messaging. We also utilized WhatsApp to take orders. Therefore, government directives were effective in pushing customers to shop online. Also, making sure that the grocery management allows a certain number of people to enter by making an appointment before organizing the entrain and avoiding crowding.	Movement restrictions Partial/Total lockdown	
Answer 6	The Kuwait government has been vocal in encouraging the public to maintain physical distance and hygiene, demanding retail stores to put adequate measures to curb the disease's spread. These initiatives have pushed consumers to purchase online and avoid in-store purchases altogether.	Awareness for social distancing Movement restrictions	

	<p>The government also encouraged customers to use cashless payment systems to avoid contact with money that might have the virus. Such advisories have played in favor of online shopping, driving customers towards shopping from online stores. But at the same time, most of the consumers who prefer to come to the store are older people who do not use technology or lack knowledge of using our website. We knew it by informing them that they could purchase online, but some told us that they do not know how to use the website.</p>	<p>Digital payments The elderly could not use digital methods</p>	
<p>Answer 7</p>	<p>Governmental measures were effective in pushing consumers towards online shopping. Measures such as movement restriction, emphasis on social distancing, and calls to avoid physical contacts prompted consumers to shop from the convenience of their homes. The government declared it mandatory for individuals to wear masks at all times in public. Some customers had problems with wearing masks and opted to steer out of public spaces, thereby opting to shop from home. The government encouraged customers to use cashless pay options, which as popular for online shopping.</p>	<p>Awareness for social distancing Movement restrictions Mandatory wearing of protective clothing Cashless payment methods</p>	

Question 5: To what extent the governmental measures during the spread of COVID-19 affected the time consumers spend in the shop doing physical shopping?			
#	Responses (Answers)	Codes	Themes
Answer 1	The government has significantly influenced the time spent on physical shopping. At first, movement restriction encouraged panic buying causing many consumers to frequent grocery stores and purchase in bulk. However, consumers have resulted in online shopping following consistent restrictions, in turn reducing time spent in physical stores. Also, consumers had to book online before going to the groceries; each person had one time a week to visit the grocery so the government can control the frequent visiting. Government measures to enforce social distancing in public places such as supermarkets and hypermarkets minimized customers' number out to the shop. Shoppers had to quickly pick their items and leave space for others to shop. Therefore, shopping time significantly reduced.	Reduced time due to online shopping Lowered the number of people in physical stores	Limiting Physical Shopping
Answer 2	Government measures influenced the time spent in the shops doing physical shopping. The government effectively influenced such shopping experiences through partial and total lockdowns that prompted households to stay home. Moreover, directives to sanitize and maintain social distance forced people to avoid in-store shopping experiences — the order to avoid social contact instilled fear and anxiety of avoiding public places, including shopping spaces. People wanted to spend the least time possible and get back to the house to prevent contracting COVID-19.	Lockdowns reduced time spent shopping Sanitization directives discouraged in-store shopping People aimed to spend least time shopping physically	Directives on Sanitization

<p>Answer 3</p>	<p>The time consumers spend doing physical shopping has significantly reduced since stringent public restriction took effect. For instance, physical distancing ensured consumers stayed at home, shopping online, reducing their time in stores. The government has actively advocated for online shopping, advising consumers to refrain from gathering public spaces and social distancing. A popular government campaign advises people not to leave their homes unless necessary to push customers to exploit other shopping avenues. Besides alternative shopping options, customers had to spend minimal time outside their homes to reduce exposure time to the possible COVID-19 environment.</p>	<p>Less time is taken shopping Online shopping Staying at home</p>	
<p>Answer 4</p>	<p>The government's intervention has reduced the amount of time spent on store stop. Consumers are looking to shop quickly and go home. Consumers fear touching items from the stores without sanitizing their hands. To avoid the hustle, consumers prefer online shopping. COVID-19 daily briefing resulted in a scare, discouraging people from visiting offline stores. Even when people visited the stores, they rushed to complete shopping in the shortest time possible and leave the store.</p>	<p>Reduced time spent shopping</p>	
<p>Answer 5</p>	<p>Government measures affected the time consumers spend in the shop doing physical shopping. Consumers now spend limited time in the shops to pay others to shop and minimize the risk of physical contact with others. We noticed that some consumers try to shop and leave as soon as possible due to the pandemics' fear. On the other hand, some consumers take longer to buy and hoard more groceries.</p>	<p>Reduced time spent physical shopping</p>	
<p>Answer 6</p>	<p>Government intervention has reduced and eliminated the amount of time consumers spend shopping from physical stores. Consumers are purchasing from the comfort of their homes, thanks to online shopping and contactless payment. The government put forth several initiatives and campaigns to sensitize the public on</p>	<p>Less physical shopping More online purchases</p>	

	<p>COVID-19 and avoid it. These campaigns spread the message of social distancing, which many took seriously. Discouraged from going into public spaces without a concrete reason, customers opted to stay at home or shop rapidly and exit stores, consequently reducing time spent doing physical shopping.</p>		
<p>Answer 7</p>	<p>Governmental measures have significantly influenced consumers' time in the shop doing physical shopping. At our stores, consumers spend the least time possible. After the government enforced directives to reduce congestion in public places, people became scared to spend a lot of time in malls and other public areas. The time for shopping decreased drastically after the government enforced the social distancing directive. At the same time, stores encouraged shoppers to distance in public places. Such measures promote shoppers to spend minimal time in shopping areas.</p>	<p>Less time spent in the store</p>	

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Question 6: Does the government have acted to protect the grocery industry workers and consumers from COVID-19 during the pandemic? Did the protection procedures affect the way of consumer shopping? If yes, how? With some examples.

#	Responses (Answers)	Codes	Themes
Answer 1	Government action protects both consumers and workers from COVID-19. The protection saw costs of goods rise and altered shopping preference for many consumers. Some households purchased goods from home during the quarantine to protect themselves from the pandemic. One of the protection procedures is, limiting the number of people inside the store, and that should be done by making appointments before the consumers come to the grocery.	Increased the cost of goods Altered shopping preference A limited number of people allowed in physical stores	Cost of Goods
Answer 2	Health experts recommend social distancing, washing hands, and staying at home to avoid contact, directives adopted by the government to help curb the spread of COVID-19. These measures have effectively promoted online shopping, altering consumer shopping experiences. There are multiple ways the government affected the public, groceries industry workers, and consumers from COVID-19. Firstly, persons who contracted the disease were taken to isolation. The government then engaged in contact tracing to isolate persons who had come into contact with infected persons. The government also directed people to minimize unnecessary spending and provide financial relief by suspending mortgage repayment penalties. Such measures were effective in protecting grocers with bank loans.	Promoted online shopping Altered shopping experience	Online Shopping Limit on Physical Interaction
Answer 3	Yes, the government had acted to protect workers and consumers. The measures protect consumers from contacting surfaces that might expose them to the virus. These measures increase	Increased preference for online shopping	

	<p>consumers' preference for online shopping. The stringent protection procedures, such as mandatory social distancing, prompted customers to remain at home and shop online because they must eat. For example, customers ordered online to avoid contacting others physically.</p>	<p>Encouraged consumers to stay at home</p>
<p>Answer 4</p>	<p>During the pandemic, the government's efforts have ensured low infection rates and promoted positivity rate. In a bid to flatten the curve, the government imposed a curfew and other hygiene measures, which have promoted online shopping. The adopted measures contributed to toughening economic hardships experienced by sellers and buyers. While the protection measures were meant to shield the population from contracting the disease, they did not protect them from the coronavirus's economic impacts and shocks. However, consumers had to shift their old way of shopping to embrace ways to protect them from exposure.</p>	<p>Government efforts have reduced infection rates</p> <p>Encouraged online shopping</p> <p>Economic hardships</p> <p>Altering their shopping experience</p>
<p>Answer 5</p>	<p>Yes, the government's interventions have been timely to protect grocery industry workers and consumers from COVID-19. For instance, the government enforced the adoption of contactless payment, limiting interaction with physical cash, favoring online shopping. Also, the staff have to check consumers' temperature before they enter the area of cooperation; this is for their safety and the workers. They are also providing masks and gloves for consumers who do not wear them before entering the grocery.</p>	<p>Contactless payment</p> <p>Social distancing</p> <p>Temperature check</p>
<p>Answer 6</p>	<p>The government has been proactive in minimizing the spread of COVID-19 and has fronted protection measures that have promoted online shopping, causing a paradigm shift in shopping.</p>	<p>Promoted online shopping</p>

	<p>Consumers shop from online stores because they are discouraged from physical contact with others.</p> <p>The government played a significant role in protecting the lives of grocers and shoppers. Among the government's efforts include requiring grocers to provide customers with face masks, erecting handwashing points, and taking the temperature of shoppers. Grocers implemented these directives in earnest. These procedures discouraged some of the shoppers to come to physical places. For instance, a shopper would prefer staying at home than taking temperature, mainly because they feared if detected with high temperatures, they could be taken to forced quarantine. People stayed at home to avoid coming into contact with infected persons.</p>	<p>Protecting staff and consumers</p> <p>Discouraged physical meetings</p>	
<p>Answer 7</p>	<p>The government's action has always been towards safeguarding the health of the population. The action has protected the grocery industry workers and consumers from contracting COVID-19. These protection procedures have altered consumer shopping experiences, promoting online shopping more. However, the protection procedures have been unfair to grocers who incurred massive loses over undelivered produce. Farmers alike have experienced difficulties in delivering their product to the market. Mostly, due to fear of contracting the COVID-19 virus, consumers and grocers have aborted missions to procure goods, or incurred a lot in bulk purchases.</p>	<p>Encouraging online shopping</p> <p>Losses to groceries due to undelivered goods</p> <p>Higher costs associated with bulk shopping</p>	

Question 7: What are some of the strategies that the store used to attract consumers during the spread COVID-19 period?

#	Responses (Answers)	Codes	Themes
Answer 1	Stores market themselves as being compliant with the health and government directives to attract consumers. Also, organizing visitors' entrance and the numbers inside the cooperation to apply the social distance rule and provide all the necessary products in the early morning. Also, we informed the consumers to stay home and buy by sending messages about their needs, and the staff will deliver the orders to their addresses.	Compliance with government directives Organizing entry/exit into stores Home delivery	Protection Against COVID-19 Remote Shopping and Home Deliveries
Answer 2	Some of the adopted strategies to attract consumers include protective gear for in-store consumers and strict enforcement of social distancing in retail outlets. Retailers also positioned themselves as champions of the fight against the pandemic by providing consumers with adequate protective equipment such as hand sanitisers. Some retailers were kind enough to reduce item prices, an aspect that persuaded consumers to shop from specific grocers. Also, retailers packaged themselves as covid-19 compliant, posing safe shopping points.	Offering protective gear Social distancing Lowering good's prices Safe shopping points Stating they are COVID-19 Compliant	
Answer 3	Strategies adopted by physical stores include the erection of spray booths and disinfection centres before consumers can access stores. Retailers also provide consumers with protective gears to attract them as being COVID-19 compliant. In compliance with the	Spray booths and disinfection centres	

	<p>government directive, most grocers adopted effective measures to suppress the spread of COVID-19. The adopted measures include sanitizing centres, providing customers with protective gear, and encouraging social distance consumers. Such assistance to customers attracts them to their stores.</p>	<p>Offering protective gear Encouraging social distancing</p>	
<p>Answer 4</p>	<p>Stores are enforcing physical distancing, checking on consumers' temperature, requiring them to have masks, and sanitizing hands before entering stores. Store owners understood that customers were experiencing economic hardships as it was announced in the daily newspaper that some people were fired from the private sector due to the lockdown that caused the closure of many businesses' closings. Therefore, stores provided customers with relief measures such as discounted products to help and attract them. Even the slightest reduction served as relief measures attracting customers to their stores.</p>	<p>Enforcing physical distancing Ensuring sanitization before entry Mandatory mask & gloves Discounted products</p>	
<p>Answer 5</p>	<p>Our store adopted the online retail platform and digitized payment platforms to encourage consumers to shop with alternative channels, thereby decongesting our physical stores. We also provided our customers with protective equipment such as free masks and sanitizers. Customers entering our stores were supports to undergo mandatory temperature evaluation. Our online shops provided customers with a referral program, rewarding clients with points redeemable in gifts for referring other clients to shop with us.</p>	<p>Online shopping Digital payment Mandatory temperature check Rewarding clients with redeemable points</p>	

<p>Answer 6</p>	<p>Stores have implemented government advisories, including adopting contactless payment systems, which encourage consumers to pay via credit cards and e-wallets. Mobile money garnered a lot of use during the initial phase of adopting cashless payments. People could purchase online and pay with credit cards and e-wallets. By providing customers with alternative shopping points, grocers attracted customers to shop with them.</p>	<p>Contactless payment Online shopping</p>	
<p>Answer 7</p>	<p>Many stores across Kuwait resulted in strict adherence to health and government directives to ensure consumers' safe spaces, including the introduction of online shopping platforms. Our stores ensured customer protection by providing them with masks and guiding them to a social distance. We marketed ourselves to customers as compliant with government directives, thereby instilling buyers' confidence. Also, by providing shopping online and delivery options within 2 to 3 days due to the pressure of work caused by the consumers.</p>	<p>Online shopping Stating they are COVID-19 compliant</p>	

Question 8: To what extent consumers of groceries have adhered to the government's grocery shopping measures? Did this affect the daily shopping from the groceries? With examples, please.

#	Responses (Answers)	Codes	Themes
Answer 1	First of all, the consumer must have an appointment before coming to the grocery. Groceries' consumers have adopted online shopping option and maintain social distancing in public places, something that has affected their daily shopping from groceries. Online shopping becoming common among some households, causing avoidance of store visits. Also, check the consumers' temperatures before entraining and making sure that all wear masks and gloves. Moreover, the staff allow a certain number of people to enter the grocery to avoid the crowding in the area.	Adopted online shopping Social distance Protective clothing Temperature checks	Reduced Physical Interactions
Answer 2	In adherence to government directives, consumers prefer shopping in outlets that provide sanitization and practice hygiene, including social distancing. Shops that offer hand sanitizers, gloves, and masks attracted more consumers. Shoppers were likely to adhere to government directives if they perceived the threat of contracting COVID-19 as prevalent and immediate. Since the government effectively communicated COVID-19 messages, customers had no option but to adhere to the directives and protocols. For instance, wearing a mask was mandatory, and customers could not come into public spaces without masks.	Prefer sanitary and hygienic stores Wear protective gear	Online Shopping Hygiene and Sanitization
Answer 3	Consumers have been adhering to government directives, including staying at home, maintaining social distance, and hygiene, which has affected their grocery shopping. While staying at home, consumers prefer shopping online. Simultaneously, customers who shopped offline adhered to government directives by ensuring they were in protective gear every time they visited stores.	Staying at home Social distance Online shopping	

		Protective clothing	
Answer 4	Consumers have been visiting stores with protective gear and sanitizing hands before shopping. Consumers have also opted to shop online, reducing crowds in stores. Customers have been adhering to the government's grocery shopping measures such as avoiding congestion in stores, sanitizing before entering stores, avoiding touching groceries during shopping, and importantly, taking temperature measurement before making an appearance in stores. Customers who experienced coronavirus-like symptoms were encouraged to stay at home and opt for online shopping, which they heeded.	Avoiding contact with surfaces Temperature Check	
Answer 5	Consumers have been cautious about their shopping patterns, opting to be extremely careful with hygiene and physical distance guidelines. These adjustments have reduced the number of consumers from physical stores and increased online shopping. Simultaneously, some consumers prefer to buy from the store because there are more options than our website. Also, we noticed that most of the consumers who prefer to come are above 50 years old.	Physical distancing Maintaining hygienic condition Online shopping	
Answer 6	Consumers have resulted in online shopping and strict adherence to government directives, limiting access to physical retail stores. Customers adhered to the government's directive not to touch face after touching surfaces or groceries. The government alerted the public that the virus stayed on the surface for three days and could get the virus if they touched face without washing hands. Customers coming to grocers kept their hands clean and maintained distance.	Avoiding touching the faces/surfaces Physical distance	
Answer 7	Consumers have been staying at home and observing social distance in physical spaces. The adjusted lifestyles have pushed consumers to shop from online stores and refrain from visiting	Staying at home	

	<p>physical areas. Customers avoided crowded public places and washed hand in public, and wear masks in adherence to the government's shopping measures. The measures prompted customers to explore alternative shopping channels, such as online shopping.</p>	<p>Observing physical distance</p> <p>Avoiding crowded places</p> <p>Online shopping</p>	
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Question 9: To what extent retailers have adhered to the government's shopping measures? Did this affect consumers of groceries? With examples, please.

#	Responses (Answers)	Codes	Themes
Answer 1	The management of cooperation faced a lack of workforce during the quarantines due to Kuwait's isolation because most of the staff live in those areas. So, some people volunteered to work during that time to cover the lack of a workforce. The retailer has been effective in providing consumers with shopping alternatives to survive the economic changing times. Some of the other options include home delivery and online shopping, as well as contactless pay systems.	Offering home deliveries Online shopping	
Answer 2	Retailers were prompt to adhere to government directives, with the majority undertaking initiatives such as providing hand sanitisers, encouraging consumers to maintain physical distances, and screening body temperatures before entering shops. Retailers also increased their store sizes to ensure enough space for social distancing. Retailers adopted contactless payments to minimize money contact.	Providing hand sanitisers Encouraging social distancing Contactless payments	Digital Commerce Social Distancing Home Delivery
Answer 3	Retailers have been at the forefront of implementing government directives such as developing alternative shopping avenues, bringing groceries closer to consumers, and monitoring which groceries are on-demand to ensure succession replenishment.	Taking groceries closer to consumers Replenishment of groceries	
Answer 4	The retailers have been guiding consumers to shop online, provide them with protective gears, and encourage them to pay with credit cards and other contactless payment systems. The retailers have been cooperative with the government and directive from health experts. Retailers quickly adapted social distancing measures in	Online shopping Protective gear and disinfectants	

	<p>their facilities, including marking the floor to direct customers to stand while shopping or paying for their orders. Retailers also erected disinfection points where customers could wash their hands and disinfect their attires before entering stores.</p> <p>Retailers also maintained hygiene at their stores by ensuring attendants were well equipped and with protective gear. Retailers advised their personnel to minimize contact with customers as a strategy to avoid contracting the virus. Overall, the retailer did an excellent job of protecting customers from COVID-19. However, steps are taken affected groceries' customers significantly. For instance, the number of shoppers coming to stores reduced as stores could accommodate only a few shoppers.</p>	<p>Encouraging contactless payment</p> <p>Social distancing</p>	
<p>Answer 5</p>	<p>Us and some retailers that we know have adhered totally with the government's shopping measures, including the erection of online shopping platforms and digital payment services, minimizing physical contacts. Also, stores have been implementing hygiene practices such as wash and sanitization points. Consumers must have appointments before they come to our store to manage and organize the number of people inside our store as per the government's measures and interventions. That affected consumers' groceries by purchasing more than usual, and we realized that some consumers end up with 2 to 3 trollies</p>	<p>Online shopping</p> <p>Digital payment</p> <p>Minimizing physical contact</p> <p>Sanitization and protective clothing</p> <p>Greater volume of purchases</p>	
<p>Answer 6</p>	<p>Retailers have adjusted their stores to match the Kuwait government's recommendations. Strict enforcement of physical distancing directive pushed consumers to prefer online shopping to avoid crowding in physical stores. Retailers have also adopted contactless payments encouraging consumers to pay for groceries online. The retailers have been quick to adapt alternative avenues</p>	<p>Physical distancing</p> <p>Contactless payment</p>	

	<p>and platform for selling to clients. Social media has been a widely used tool for ordering and communicating with clients. Retailers had to reposition their selling strategies to survive the pandemic.</p>	<p>Digital shopping Improving selling strategies</p>	
<p>Answer 7</p>	<p>Retailers have implemented government directives to attract consumers, including enforcing physical distancing in stores and providing consumers with alternative shopping options. These options have emerged as preferable among consumers. For instance, online shopping is becoming a new norm for some consumers, mainly from the 20s to 40s. We noticed that by their personal information when they registered on our website. Government directives have also forced consumers to learn and use digital payment methods, use online delivery services, and purchase goods in bulk to avoid regular visits to physical stores.</p>	<p>Physical distancing Contactless payment Digital shopping Bulk purchasing</p>	

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