STABILITY OF BEHAVIOURAL PATTERNS AMONG ELDERLY SHOPPERS IN TIMES OF CRISIS

Master's Thesis
to confer the academic degree of
Master of Science
in the Master's Program
Management

Submitted by
Eda Ipek, BSc. – k01555295
Mag. Elisabeth Topf - k01155528

Submitted at
Institute for Retailing, Sales and Marketing
Institut für Handel, Absatz und Marketing
Thesis Supervisor
Univ.-Prof. Dr. Christoph Teller
Assistant Thesis Supervisor
Teresa Schwendtner, MSc.

December 2022
Executive Summary

Humanity has always had to deal with crisis at certain intervals. Each crisis has brought a different change in behaviour. The latest world-wide crisis was the COVID-19 virus. During the crisis a certain behaviour change was observable. This Master's thesis deals with the buying behaviour and the associated changes in behaviour of especially elderly consumers, in times of crisis. In this context, first a literature review was conducted and then both qualitative and quantitative research were carried out. Although older people were defined as the target group in these studies, younger people were also interviewed to enable a comparison. The quantitative and qualitative surveys were conducted during the COVID-19 pandemic to obtain just-in-time responses. The possible reasons for a change in behaviour or retention of purchasing behaviour were defined. In this context, this work should answer the question of whether the shopping behaviour of older people is changing or not and highlight the factors that promote or hinder a change in behaviour. The results of this study show that variables such as gender, household size, income and type of purchases, had little to no influence on shopping behaviour. As far as age is concerned, the results show that the older people get, the less they are influenced by the environment (such as crisis situation). The qualitative results indicate that governmental factors, psychological factors, social factors, and personal factors have an impact on behaviour change, with governmental factors having the strongest influence.

Keywords: habituation, elderly consumers, crisis, factors affecting buying behaviour, resilience
# TABLE OF CONTENTS

1. Introduction (Eda Ipek & Elisabeth Topf) .................................................................................. 1
   1.1. Problem Definition (Eda Ipek) ......................................................................................... 2
   1.2. State of the Art (Eda Ipek & Elisabeth Topf) .................................................................. 5
   1.3. Research Question (Elisabeth Topf) .................................................................................. 9
   1.4. Structure of the Thesis (Eda Ipek) .................................................................................. 9
2. Conceptual Foundations ............................................................................................................... 10
   2.1. Terms and Definitions ....................................................................................................... 10
      2.1.1. Buying Behaviour (Eda Ipek) ................................................................................... 10
      2.1.2. Attitudes and Habbits (Elisabeth Topf) ..................................................................... 11
      2.1.3. Definition of a Crisis (Elisabeth Topf) ..................................................................... 13
      2.1.4. Dimensions of Ageing (Elisabeth Topf) ................................................................... 14
   2.2. Buying Behaviour ............................................................................................................... 16
      2.2.1. Behavioural Change (Eda Ipek) ................................................................................ 16
      2.2.2. Barriers of Behavioural Change (Eda Ipek) ................................................................. 17
      2.2.3. Behavioural Patterns in Times of Crisis (Eda Ipek) .................................................... 20
   2.3. The Elderly Consumer (Elisabeth Topf) .......................................................................... 25
   2.4. Factors Affecting Consumer Behaviour (Eda Ipek) .......................................................... 27
      2.4.1. Psychological Factors (Eda Ipek) .............................................................................. 27
      2.4.2. Personal Factors (Eda Ipek) ..................................................................................... 29
      2.4.3. Social Factors (Eda Ipek) ........................................................................................ 31
      2.4.4. Cultural Factors (Elisabeth Topf) ............................................................................. 32
      2.4.5. Governmental Factors (Eda Ipek) .......................................................................... 33
      2.4.6. Socio-economic Factors (Elisabeth Topf) ................................................................. 34
      2.4.7. Technological Factors (Elisabeth Topf) .................................................................... 35
   2.5. Theoretical Concept ............................................................................................................ 35
      2.5.1. Protection and Motivation Theory (Eda Ipek) ............................................................. 36
      2.5.2. Dual-Process Theory (Eda Ipek) .............................................................................. 37
      2.5.3. Conceptual Model (Eda Ipek) .................................................................................. 38
3. Empirical Study (Eda Ipek) ...................................................................................................... 40
   3.1. Methodology (Eda Ipek) .................................................................................................... 40
      3.1.1. Mixed-method Research (Eda Ipek) .......................................................................... 41
      3.1.2. Mixed-method Design (Eda Ipek) ............................................................................ 41
      3.1.3. Mix-method Analysis (Eda Ipek) .............................................................................. 42
      3.1.4. Mix-method Techniques (Eda Ipek) ......................................................................... 44
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.2</td>
<td>Research Design (Elisabeth Topf)</td>
<td>45</td>
</tr>
<tr>
<td>3.3</td>
<td>Mixed Analysis (Elisabeth Topf)</td>
<td>47</td>
</tr>
<tr>
<td>3.4</td>
<td>Setting (Elisabeth Topf)</td>
<td>47</td>
</tr>
<tr>
<td>3.5</td>
<td>Sampling (Eda Ipek)</td>
<td>48</td>
</tr>
<tr>
<td>3.6</td>
<td>Empirical Findings</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>3.6.1. Quantitative Survey (Eda Ipek)</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>3.6.2. Qualitative Survey (Elisabeth Topf)</td>
<td>68</td>
</tr>
<tr>
<td>4.</td>
<td>Ethical Considerations (Eda Ipek)</td>
<td>75</td>
</tr>
<tr>
<td>5.</td>
<td>Discussion (Eda Ipek &amp; Elisabeth Topf)</td>
<td>75</td>
</tr>
<tr>
<td>6.</td>
<td>Conclusion (Elisabeth Topf)</td>
<td>77</td>
</tr>
<tr>
<td></td>
<td>6.1. Implications</td>
<td>79</td>
</tr>
<tr>
<td></td>
<td>6.1.1. Theoretical Implications (Eda Ipek)</td>
<td>79</td>
</tr>
<tr>
<td></td>
<td>6.1.2. Practical Implications (Eda Ipek)</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>6.2. Limitations and Further Research</td>
<td>81</td>
</tr>
<tr>
<td></td>
<td>6.2.1. Limitations (Elisabeth Topf)</td>
<td>81</td>
</tr>
<tr>
<td></td>
<td>6.2.2. Further Research (Elisabeth Topf)</td>
<td>82</td>
</tr>
<tr>
<td></td>
<td>References</td>
<td>I</td>
</tr>
<tr>
<td></td>
<td>Appendices</td>
<td>XXIII</td>
</tr>
</tbody>
</table>
List of Figures

Figure 1 Maslow’s Theory of Motivation ................................................................. 28
Figure 2 Overall Model of Protection and Motivation Theory .................................. 37
Figure 3 Conceptual Model ....................................................................................... 39
Figure 4 Process of Qualitative Data Analysis ...................................................... 44
Figure 5 Age Structure in Austria ......................................................................... 49
Figure 6 Gender Distribution .................................................................................. 49
Figure 7 Life Expectancy of the Elderly ................................................................. 50
Figure 8 Household Size of Elderly ...................................................................... 50
Figure 9 Income of Elderly ..................................................................................... 51
Figure 10 Codes ....................................................................................................... 53
Figure 11 Intercoding < 30 years .......................................................................... 54
Figure 12 Intercoding > 60 years ........................................................................... 54
Figure 13 Statistic: Age I ...................................................................................... 55
Figure 14 Statistic: Age II ..................................................................................... 55
Figure 15 Statistic: Age III ................................................................................... 55
Figure 16 Statistic: Gender .................................................................................... 56
Figure 17 Statistic: Household ............................................................................... 56
Figure 18 Statistic: Net Income ............................................................................. 57
Figure 19 Statistic: Shopptypes ............................................................................ 58
Figure 20 Shopping Behaviour: Age - Group Statistics ......................................... 59
Figure 21 Shopping Behaviour: Age - t-Test ........................................................... 59
Figure 22 Shopping Behaviour: Gender - Group Statistics ...................................... 60
Figure 23 Shopping Behaviour: Gender t-Test ....................................................... 60
Figure 24 Shopping Behaviour: Income - Group Statistics ...................................... 60
Figure 25 Shopping Behaviour: Income - t-Test ..................................................... 60
Figure 26 Online Shopping Behaviour: Age - Group Statistics ............................... 61
Figure 27 Online Shopping Behaviour: Age - t-Test ............................................. 61
Figure 28 Online Shopping Behaviour: Gender - Group Statistics .......................... 62
Figure 29 Online Shopping Behaviour: Gender - t-Test .......................................... 62
Figure 30 Online Shopping Behaviour: Income - Group Statistics .......................... 63
Figure 31 Online Shopping Behaviour: Income - t-Test .......................................... 63
Figure 32 Coronavirus: Age - Group Statistics ...................................................... 64
Figure 33 Coronavirus: Age - t-Test .................................................................... 64
Figure 34 Coronavirus: Gender - Group Statistics ............................................... 64
Figure 35 Coronavirus: Gender - t-Test ................................................................ 65
Figure 36 Coronavirus: Income - Group Statistics .................................................. 65
Figure 37 Coronavirus: Income – t-Test ................................................................. 65
Figure 38 Code Frequencies .................................................................................. 68

List of Tables

Table 1 State of the Art ......................................................................................... 5
1. Introduction

Due to the ageing of the population, the age composition of the customer market is changing. Globally there were approximately 703 million older people (60+) in 2019 (United Nations, Department of Economic and Social Affairs, Population Division, 2019). Due to the rapid ageing of the world's population, the number of people over 60 is expected to increase to 2 billion by 2030. This ageing affects everyone in the world such as governments, institutions and individuals. The increase in age will put pressure on pension funds and health care systems, which will have economic consequences, like economic growth and savings as well as investments. Family relationships are also affected by this ageing, as the elderly need to be cared for and, most importantly, need accommodation (Moschis, 2003, p. 316). The 60+ consumers are a considerably large growing economic force. This will have its impact in different industries, as well as in the consumer market. To appeal to the new generation, managers need to recognise the transformation of products and strategies to adapt to the changing market (Pak & Kambil, 2006, p. 18).

Nowadays, consumer shopping behaviour can easily be tracked thanks to the available information. One aspect which is important for a consumer is the proximity and accessibility of the store when selecting shopping options. In addition, the availability of well-known brands and products, as well as senior discounts and parking facilities play an important role. It should be emphasised that the 60+ generation buys groceries several times a week and seems to attach more importance to quality and price has less influence on the purchase decision (IFES, 2003; Moschis et al., 2004, p. 123f). Nevertheless, older consumers are confronted with specific patterns of change in several areas. The general areas represent the biological, psychological, economic and social changes (Pak & Kambil, 2006, p. 19f). Besides these aspects, the elderly are additionally confronted with natural disasters, poverty, loneliness, social isolation and crisis (Li & Ow, 2021, p. 1). Due to this, this master thesis deals with the topic of purchasing behaviour of older consumers during times of crisis.

As an introduction to the topic, this first chapter of the paper analyses and describes the problem in detail. Furthermore, the state of the art and the research question will be derived. As the last step, before continuing with the conceptual foundation, the structure of the thesis will be given.
1.1. Problem Definition

The population, as well as the proportion of elderly people, is rising in many countries (Meneely et al., 2009, p. 458). The world is ageing at an unprecedented rate, and it is a well-documented fact that people are expected to live longer (Yoon et al., 2005, p. 429) This phenomenon is likely to continue to increase strongly over the next two decades (Zniva & Weitzl, 2016, p. 268). Currently, 12.3% of the global population is older than 60 years, and this figure is expected to rise up to 22% by 2050. As a result of higher life expectancy, the purchasing power of older people will also continue to increase (UNFPA, 2022, n.p.). Yoon et al. (2005, p. 429) also emphasise the need to fill scientific research gaps in the area of older consumers. Demographic change means that the population is getting older and the changes and novel needs of the target groups must be taken into account (Yoon et al., 2005, p. 430). In addition, ageing is connected with changes in consumers’ needs, wants and abilities (Meneely et al., 2009, p. 458). According to Guido et al. (2018, p. 258), the purchasing behaviour of the elderly has changed significantly in recent years, as have the characteristics of this group. This means that marketing analysts need to take these changes of age into consideration and adapt their strategies to them (Guido et al., 2018, p. 258).

Even though the group of elderly has become an important and strong market segment in recent years, there seems to be a profound lack of research concerning that topic (Teller & Gittenberger, 2011, p. 483). It seems vital that marketing strategies and research should address a larger variety of target groups and should especially address the needs of the elderly. The reason for that is that the near future both, the market as well as the number of pensioners with higher income, will grow (Lesakova, 2016, p. 243). Moschis (2012, p. 57) refers to increasing diversity with the older population due to greater differences in ageing processes, different social norms and roles, and widespread environmental changes. The stereotypical pensioner of today differs greatly from the one years ago. This results from a change in life cycles, as well as the above mentioned influencing factors (Moschis, 2012, p. 57).

The outdated image of older people that portrays them as poor, sick and inactive is no longer realistic. Today, elderly are often characterised by having a higher income, being healthier and being more active than their old stereotypical image (Guido et al., 2018, p. 258). Many studies prove the fact that older groups of people often have a high purchasing power, and thus represent a group with great potential (Guido et al., 2018, p. 3).
In the past, the older consumer market was treated as a homogeneous group and the consumption behaviour of older purchasing power was often neglected. As a result, there is very limited information about it, which is primarily including differences between the various age groups (Moschis, 2012, p. 57). The leisure activities and habits of older people today would almost certainly not have been done by people of the same chronological age 20 years ago. In recent years, however, this research gap has gained attention. Companies and brands are trying to develop more targeted strategies tailored to elderly (Guido et al., 2018, p. 3).

Previous publications have been neglecting different influencing factors that support or hinder the change in behavioural patterns. In this master thesis, the authors focus on the factors that influence the buying behaviour of the elderly. According to Mathur & Pedersen (2008, p. 244), consumers may change their consumption behaviour in response to social and structural demands arising from life-changing events, such as crisis. In addition, changes may reflect adaptation to new lifestyles or roles (Mathur & Pedersen, 2008, p. 244).

Under normal circumstances, people seek consistency in their behaviour and beliefs and demonstrate a certain level of stability (Sharma, 2014, p. 833). This means that buying behaviour takes place more or less in a repetitive or habitual way. Shoppers have consciously or unconsciously routines for certain purchases. Recurring and stable purchases have a special relationship with brand loyalty (Baker, 2001, p. 81f). When consumers feel a positive attitude towards a brand, they feel attracted and attached to that brand (Oliver, 1999, p. 33). Loyalty can be towards a product, a shopping place or something intangible (Dick & Basu, 1994, p. 100). Feelings, perceptions and sensations of a service are examples for intangibility (Gremler & Brown, 1996, p. 172). Through this affinity to brands buyers form a routine in their buying behaviour and keep it stable (Baker, 2001, p. 82f). They develop a rhythm in their behaviour and relationships (Rowles, 2000, p. 52S).

The study by Rowles (2000, p. 55S) shows an "often involuntary behaviour pattern" of the elderly. They have acquired these habits through frequent repetition (Barker, 1968, n.p.). This habit of behaviour is integrated and recognised both at the level of individual life and at the level of the community (Barker & Barker, 1961, p. 232). Physical and functional intimacy represents the balance. As a result, routine patterns of behaviour and movement emerge. The "society of the old" includes shared norms and implicit rules for appropriate behaviour and a clearly defined set of expectations (Rowles, 2000, p. 56 ff.). However, an exceptional situation or event can disrupt these habits and challenge the stable and habitual behaviour. An example of such an exceptional situation is a crisis (Turner & Pedgeon, 1997, p. 379).
Crisis usually lead to strong behavioural changes, which furthermore impacts the purchasing behaviour (Di Crosta et al., 2021, p. 3). Different events like the 2002-04 SARS outbreak or natural disasters have previously caused severe damage to the global economy. Unemployment rates increased, while sectors of the industry were massively damaged. The COVID19 crisis, for example, has had a negative global impact on businesses and the industry as well, since the outbreak began in early 2020 (Loxton et al., 2020, p. 1). It came without any previous notice and consequently new governmental measures and regulations were implemented. These hindered social interaction and limited purchasing options and had a considerable impact on online and physical purchasing options. As a result, a lot of people were forced to change or adapt their purchasing behaviour according to the new situation (Laato et al., 2020, p. 1). A decline in purchasing behaviour amongst the group of older people during the lockdown is particularly interesting, but overall purchasing expectations were met (Statistik Austria, 2022, n.p.). Therefore, it is important to examine which factors influence older people to change or not change a specific behaviour.
1.2. State of the Art

The table below lists the most relevant articles for the topic of this Master thesis based on elderly, crisis and habituation. These articles and authors were selected because they have dealt most intensively with the topic of this work. The present paper has been added in the last row.

Table 1 State of the Art

<table>
<thead>
<tr>
<th>Authors</th>
<th>Year</th>
<th>Journal</th>
<th>VHB-Ranking</th>
<th>Title</th>
<th>Goal</th>
<th>Context</th>
<th>Keywords</th>
<th>Methodology</th>
<th>Elderly</th>
<th>Habitation</th>
<th>Crisis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chakrawarty, A., Ranjan, P., Klandihi, K. B., Kaur, D., Sarkar, S., Sahu, A., Bhavesh, M., Battha, U., Kumar, A., Wig, N.</td>
<td>2021</td>
<td>Journal of Education and Health Promotion</td>
<td>k.R.</td>
<td>The psycho-social and behavioural impact of COVID-19 on middle-aged and elderly individuals: A qualitative study</td>
<td>This paper aims to analyze the impact of COVID-19 on middle-aged and elderly people.</td>
<td>The focus of this paper is on the impact of the crisis on older people. The factors that influence consumer behaviour are analysed.</td>
<td>COVID 19, focus group discussions, focused group discussions, psycho-social behavioral functioning, qualitative research</td>
<td>3 focus group discussions and seven in-depth interviews, purposive and snowball sampling techniques are used, with 12 male and 10 female participants mean age of 62 years.</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Eger, L., Komarkova, L., Egerova, D., Micik, M.</td>
<td>2021</td>
<td>Journal of Retailing and Consumer Services</td>
<td>C</td>
<td>The effect of COVID-19 on consumer shopping behaviour: Generational cohort perspective</td>
<td>The objective of these articles is to contribute to the understanding of the trends and impact of the COVID-19 pandemic on consumer purchasing behaviour by documenting the results of changes in consumer behaviour that became prevalent at the beginning of the second wave of the COVID-19 pandemic in the Czech Republic.</td>
<td>The article focuses on the factors (such as economic and health fears) that had an impact on consumer shopping behaviour and needs during the Covid 19 pandemic. (Focus on baby boomers)</td>
<td>Consumer behaviour, Generational perspective, COVID-19 pandemic, Theory of fear</td>
<td>questionnaire survey: (aged 18+) living in the Czech Republic, a sample size of 1000 respondents</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Heid, A. R., Cartwright, F., Wilson-Genderson, M., Pruchno, R.</td>
<td>2020</td>
<td>The Gerontologic al Society of America</td>
<td>k.R.</td>
<td>Challenges Experienced by Older People During the Initial Months of</td>
<td>The aim is to find out what experience the elders have had with the pandemic and to what extent these persons adhere to the commandment of physical distancing.</td>
<td>The context of this article is about the factors influencing the crisis (COVID-19) on the elderly. This article is particularly concerned with the stress process model and transactional model.</td>
<td>Analysis—Mixed methods, Stress appraisal, Stress process, physical distance behaviours</td>
<td>a web-based questionnaire conducted by 1272 people older than 64,</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Author(s)</td>
<td>Year</td>
<td>Journal/Paper</td>
<td>Title</td>
<td>Abstract/Summary</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>------</td>
<td>---------------</td>
<td>-------</td>
<td>-----------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lian, J. W. and Yen, D. C.</td>
<td>2014</td>
<td>Computers in Human Behaviour</td>
<td>Online shopping drivers and barriers for older adults: Age and gender differences.</td>
<td>The goal of this thesis is to explore and analyze the factors and barriers that influence the online purchase process of the elderly. This paper deals with the topic Internet for older adults. For this reason, e-commerce market is becoming more importance.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liu, Q., Liu, Y., Zhang, C., An, Z., Zhao, P.</td>
<td>2021</td>
<td>Journal of Transport Geography</td>
<td>Elderly mobility during the COVID-19 pandemic: A qualitative exploration in Kunming, China</td>
<td>This work aims to identify the factors that influenced the mobility of the elderly to determine the resulting social consequences. This paper focuses on the social consequences of COVID-19 on older people, as mobility has been significantly reduced. For this reason, this paper examines the role that mobility played and how the social environment affected the mobility of older people in the first two months after the onset of COVID-19.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mollner, M., Monferrer, D., Fandos Roig, J., Guillén, M.E.</td>
<td>2014</td>
<td>Conference Paper?</td>
<td>Satisfaction and trust: the main determinants of older consumers’ loyalty in times of crisis</td>
<td>The conference paper tries to analyze the formation of loyalty in older consumers in times of crisis. The paper presents a theoretical framework for the older consumer. In addition, it analysis nostalgia, declining innovativeness and attachment, which have an impact on the formation of preferences. Study focuses on the Spanish banking industry, people considered as mature consumers - 50 years +, 634 valid surveys, 322 interviews with individuals under 49 years and 312 older than 50 years.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moschis, G.P.</td>
<td>1994</td>
<td>Journal of the Academy of Marketing Science</td>
<td>Consumer behaviour in later life: multidisciplinary contributions and implications for research.</td>
<td>This paper deals with the different approaches to consumer behaviour in old age. The author develops theses and implications for consumer research and market practice. This paper looks at the behaviour of elderly. It examines many different approaches. The paper also assesses their current status and relevance for consumer research.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This study was developed by integrating the Unified Theory of Acceptance and Use of Technology (UTAUT), Innovation resistance theory.
<table>
<thead>
<tr>
<th>Authors</th>
<th>Year</th>
<th>Journal</th>
<th>Volume</th>
<th>Title</th>
<th>Abstract</th>
<th>Keywords</th>
<th>Sample Size</th>
<th>Response Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moschis, G. P., Bellenger, D., Carolyn, F. C.</td>
<td>2003</td>
<td>Journal of Financial Services Marketing</td>
<td>k.R.</td>
<td>Financial service preferences and patronage motives of older consumers</td>
<td>The paper examines the market for older consumers, reviewing the various market segments of the financial services industry.</td>
<td>growing diversity, mature consumers, banking, services, segmentation, strategy</td>
<td>sample of 9,500 names of household heads was drawn from seven age categories: 25-34, 35-44, 45-54, 55-64, 65-74, 75-84 and 85+. Response rate 18%</td>
<td>x</td>
</tr>
<tr>
<td>Moschis, G. P., Mathur, A., Smith, R. B.</td>
<td>1993</td>
<td>Journal of the Academy of Marketing Science</td>
<td>A</td>
<td>Older consumers' orientations toward age-based marketing stimuli</td>
<td>The article looks at the various incentives that affect marketing strategies for older people. It describes the best way to address and reach this group.</td>
<td>the aging population, elderly, age-based strategies, age-targeted marketing activities, and online surveys to 5200 people the age of 55+. There was a respondent rate of 19.4 per cent.</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Ramya, N. &amp; Mohamed, A.</td>
<td>2016</td>
<td>International Journal of Applied Research</td>
<td>-</td>
<td>Factors affecting consumer buying behaviour</td>
<td>The main purpose of this paper is to analyze the factors influencing consumer buying behaviour.</td>
<td>Pigeonholing, chunking, the law of primacy, socio-economic classification</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Rowles, G. D.</td>
<td>2000</td>
<td>The occupational Therapy Journal of Research</td>
<td>k.R.</td>
<td>Habitation and Being in Place</td>
<td>The aim of this article is to analyze the implications for occupational therapy of habitual use of the environment by older people and the sense of being in a place that characteristically results.</td>
<td>activities of daily living, ageing, environment</td>
<td>-</td>
<td>x</td>
</tr>
<tr>
<td>Schuttman, R. E., Yerxa, K.</td>
<td>2021</td>
<td>Food Science and Human Nutrition Faculty Scholarship</td>
<td>k.R.</td>
<td>Shopping, Eating and Dietary Behaviours of Maine Adults as a Result of the COVID-19 pandemic</td>
<td>The article focuses on the changing shopping, eating and dietary behaviours of Maine adults due to the COVID-19 pandemic.</td>
<td>eating behaviours, dietary recommendations, stress, emotional eating</td>
<td>Quantitative research - survey, the survey illustrates responses from a sample of 618 Meine adults aged 18 years and older.</td>
<td>x</td>
</tr>
<tr>
<td>Year</td>
<td>Authors</td>
<td>Journal/University</td>
<td>Title</td>
<td>Abstract</td>
<td>Keywords</td>
<td>Methodology</td>
<td>Notes</td>
<td></td>
</tr>
<tr>
<td>------</td>
<td>---------</td>
<td>--------------------</td>
<td>-------</td>
<td>----------</td>
<td>----------</td>
<td>-------------</td>
<td>-------</td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td>Yuen, K. F., Wang, X., Ma, F., Li, K. X.</td>
<td>International Journal of Environment and Public Health</td>
<td>The Psychological Causes of Panic Buying Following a Health Crisis</td>
<td>This study aims to summarise the psychological causes of panic buying, to shed light on a relatively new and unexplored area in consumer behaviour research.</td>
<td>Panic buying; purchasing behaviour; health crisis; determinants; COVID-19</td>
<td>A systematic review of the relevant literature:</td>
<td>x x x</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>Zniva, R., Weitzl, W.</td>
<td>Management Review Quarterly</td>
<td>It's not how old you are but how you are old: A review on aging and consumer behaviour</td>
<td>The purpose of this paper is to summarize age-related changes in consumer research and to assess the relative importance of age-related factors in research on older consumers.</td>
<td>Older consumers, Aging, Consumer behavior</td>
<td>Literature review</td>
<td>x x</td>
<td></td>
</tr>
<tr>
<td>2022</td>
<td>Ipek, E., Topf, E.</td>
<td>Johannes Kepler University</td>
<td>Stability of behavioural patterns among elderly in times of crisis</td>
<td>The aim of this thesis is to identify the factors that prevent or drive older people to change their buying behaviour in times of crisis.</td>
<td>Ageing, elderly, behavioural pattern, buying behaviour, elderly consumers, crises, dimensions of ageing, Covid-19, factors affecting buying behaviour, habituation, resilience</td>
<td>Literature Review; Mix-Method Approach</td>
<td>x x x</td>
<td></td>
</tr>
</tbody>
</table>
1.3. Research Question

The central question that motivates this master thesis is how the elderly react to a crisis and which factors influence their behaviour. Based on the problem statement and the mentioned lack of research the research question of this master thesis is:

What are the factors that influence the elderly to change or not to change their shopping behaviour in times of crisis?

The aim of this research question is to identify the factors that prevent or motivate older people to change their shopping behaviour in times of crisis. Their shopping behaviour will be analysed in more detail to determine whether they want, are able, or even need to change their habits. To answer this question a literature review and an empirical study will be conducted.

The following objectives are derived from the research question

- Identify the literature gap regarding factors affecting the consumer behaviour of elderly in times of crisis.
- Outline the differences between younger and older consumers regarding shopping behaviour in times of crisis.
- Analyse what are the driving factors for change and stability in older peoples behavioural patterns.
- Examine in which phase of crisis elderly are willing to change their shopping behaviour and which phase they are not.
- Derive theoretical as well as practical implementations.

1.4. Structure of the Thesis

This chapter describes the structure of the thesis and enables the reader to get a broad overview. The thesis is essentially divided into three main chapters: Introduction, Conceptual Foundations and Theoretical Foundations. The first section outlines the problem, as well as the research question and explains the state of the art and the structure of the thesis. The aim of this section is to clarify the need and goal of this work. In the next chapter, the conceptual basis and the literary background is examined in more detail. The literature review is used to highlight the topics covered in the paper and analyse them in light of the existing literature. Special care is taken to filter out only the relevant information and present it compactly. The last major chapter deals with the empirical part of this thesis. Here, the theoretical results are compared, combined and analysed with the empirical results in order to answer the research
question and to derive suggestions for action from it. Also, the theoretical procedures and the implementation in practice are explained in this part. At the end of the paper, a discussion, conclusion, recommendation, limitation and further research topics are presented.

2. Conceptual Foundations

The first part of this master's thesis deals with theoretical concepts and constructs that should serve as a basis for understanding the following study. In the further course of the work the theoretical concepts relevant to answering the research question are explained in depth.

2.1. Terms and Definitions

The following definitions should give an overview of the most important terms and help to understand the meanings of these expressions. Furthermore, these terms are important in the further course of the thesis, especially in the empirical part. In the first part, definitions of buying behaviour, crisis, behaviour patterns, and dimensions of ageing are explained.

2.1.1. Buying Behaviour

In order to satisfy the needs of consumers individuals or groups go through a process in their purchasing decisions and the study of this process is defined as buying behaviour.

“Consumer behaviour is the study of how individuals, groups and organisations select, buy, use and dispose of goods, services, ideas or experiences to satisfy their needs and wants.” (Thangasamy & Patikar, 2014, p. 39).

Acquisition, use and disposal of products belong to the concept of consumer behaviour (Mansoor & Jalal, 2011, p. 104). This behaviour is a combination of efforts and outcomes related to the consumer's need to solve problems (Madhavan & Chanrasekar, 2015, p. 76f). Consumer behaviour also includes the information and decision-making processes of the people involved in the purchase and use of products (Mansoor & Jalal, 2011, p. 104).

Furthermore, Arnould et al. (2002, p. 172) distinguish four different types of consumer buying behaviour, which can be differentiated by frequency of occurrence, emotional involvement, the complexity of decision making and risk.

One of these types is called **programmed behaviour (habitual behaviour)** and consists of low complexity and information seeking. This behaviour refers to routine purchases of low-cost items that are made out of habit (Sharma & Sonwalkar, 2013, p. 34).
The second type is limited decision-making buying behaviour, which involves a reasonable amount of decision-making and a relatively small amount of information seeking (East, 1997, p. 183).

In contrast the third is extensive decision-making behaviour which involves a lot of time spent searching for information and therefore requires a longer period of time to make a purchase decision (Peter & Olson, 2007, p. 89).

The last type is described as impulsive buying. This is an unconscious (automatic) decision that is triggered by external stimuli (Wells & Prensky, 1996, p. 49).

These different behaviours have an influence on the buying behaviour and decision. This process can be influenced by different factors such as social (culture, subculture, social class, reference groups and family), technological, political, economic and personal factors (motivation, personality, self-image, perception, learning, beliefs and attitudes) (Madhavan & Chandrasekar, 2015, p. 75).

An extraordinary situation or event can influence buying behaviour. A special situation like a crisis for example can impact the buying decisions of customers (Turner & Pedgeon, 1997, p. 379). Therefore in the next paragraph, the authors focus on the definition of crisis.

2.1.2. Attitudes and Habbits

There are many definitions when it comes to the topic of habituation (Rankin et al., 2008, p. 136).

“Habituation is defined as a behavioural response decrement that results from repeated stimulation and that does not involve sensory adaption/sensory fatigue or motor fatigue.” (Rankin et al., 2008, p. 136)

Rowles (2000, p. 53) also describes that repeated actions create routines that are usually only interrupted by special moments. These special moments can be positive experiences and situations, but also negative ones that lead to trauma. Rowles’ research is increasingly concerned with how life changes over time and what impactful situations or experiences lead to behaviour change and therefore to new habits (Rowles, 2000, p. 53).
Consumers often make purchasing decisions not based on rational considerations, but intuitively based on habits. The term habit refers to behaviours that are directly automated due to certain contexts related to past experiences (Wood & Neal, 2009, p. 579). To put it simply, habits are routine actions that occur repeatedly or are automated. The actions do not need guidance, but can be performed without much preparation and require little attention from the person performing them (Olsen et al., 2013, p. 307). Studies of consumer behaviour clearly show that about 45% of everyday situations are caused by repetitive behaviour; therefore, it is important to pay attention to habits in relation to purchasing behaviour as well. Habits are slow to change, but can be quickly recalled in everyday life. Situations that cause stress or are met with resistance are often resolved with the help of acquired habits. However, habits can also be changed. Habit learning often takes place when people are trying to achieve a certain goal and cope with everyday situations (Wood & Neal, 2009, p. 579).

In contrast to habits, attitude is a constant general evaluation of various criteria. In addition to people, objects and a person's self are also evaluated and categorised. Attitudes lead people to develop a liking or disliking for certain things, people or topics. The spectrum of attitudes ranges from consumption habits, such as weekly shopping versus daily shopping, to more product-specific characteristics, such as an electric toothbrush versus a manual toothbrush. It is important to be able to analyse why people have a positive or negative attitude, as the reason may have different motivations despite the same orientation. Every person has different attitudes, which are often not learned explicitly, but implicitly (Solomon, 2011, p. 282f). Attitudes, as well as beliefs, are also relevant to consumer behaviour (Kinnear & Taylor, 1996, n.p.).

Concepts such as preferences, feelings, beliefs, expectations, judgments, evaluations, values, etc. fall under the umbrella term attitudes (Bagozzi, 1994, n.p.). According to Kinnear & Taylor (1996, n.p.), there is a connection between attitude and behaviour. For this reason, behaviour can be predicted on the basis of revealed attitudes. Although attitudes arise spontaneously and without conscious effort, they can also be formed consciously in response to specific prompts (Ajzen, 2001, p. 28). A tripartite model will be used to better explain attitudes. This model consists of three main components. The first component is called the Cognitive Component, which deals with beliefs. The second component deals with feelings, emotions and moods, defining it as the affective component. The conative component represents the last component which deals with behavioural intentions (Blackwell et al., 2001, n.p.). The shorter the time interval between attitude measurement and behaviour measurement, the stronger the correlation between attitude and behaviour. However, attitudes can also be adopted when the behaviour of others is consistent with their behaviour (Madhavan &
Chandrasekar, 2015, p. 93). However, the nature of the relationship is very complex, as an attitude can also be applied as a predictor of behaviour. Thus, the purchase of a product can be subordinate to the positive attitude towards that product (Kotler, 2006, n.p.).

2.1.3. Definition of a Crisis

The term crisis describes an abnormal situation that poses an extraordinary risk and cannot be carefully managed. Originally, the meaning of crisis was described as a situation in which important decisions have to be made in a short period of time (Turner & Pedgeon, 1997, p. 379). In addition, Darling (1994, p. 3f) asserts that a crisis in the international economy is dependent on different variables: the nature of the event, the importance of the problem to the government and the impact on other companies and industries. In the literature, the term "crisis" is defined in different ways. While Davies and Walters (1998, p. 396) define a crisis as "a turning point for the better or worse", this word is defined by Darling (1994, p. 3) as "decisive moments/times". Crisis can be divided into two different types: an Economic crisis and a Health crisis.

**Economic Crisis**

An economic crisis is a situation where a country's economy suffers a decline due to various financial factors. This leads to a decline in GDP and increased inflation. The term financial crisis is often used in literature instead of the term economic crisis. Both of these terms describe a situation where the supply of money exceeds the demand for money (Coombs & Laufer, 2017, p. 199). The 2007 Financial Crisis, for instance, had different consequences. One of them was the drastic fall in the stock market. This event led to the reduction of lending, bank collapses and layoffs of workers. These changes and the new financial circumstances caused panic and uncertainty among consumers. On the one hand, they had lower labour income and on the other hand, many households lost their lifetime savings. As a result of rising unemployment and falling incomes, household spending dropped. For this reason, consumers had to adjust their expenditures. Some purchases were postponed. Consumers bought fewer quantities or switched to larger items to avoid repeated purchases (Stefura, 2010, p. 784f).

**Health Crisis**

A health crisis is a situation where the health of people in one or more geographic areas is affected. This has a significant impact on community health, loss of life and the economy (Pollars et al., 2020, p. 549). One of the largest and most recent health crisis is the COVID-19 pandemic. This crisis led to panic buying in many countries and supply shortages because the supply chain had been disrupted (Yuen et al. 2020, p.1). The COVID-19 crisis caused
consumers to adopt preventive behaviours, which means that they focused on the storing of raw materials, medicine and food (Long & Khoi, 2020, n.p.).

2.1.4. Dimensions of Ageing

Originally, age was understood and considered as a homogeneous process that refers to the period from birth to death and is referred to as chronological age (Hettich et al., 2017, p. 349). Nowadays, age is defined and seen as a complex phenomenon that is influenced and directed by various influencing factors (Guido et al., 2018, p. 270). Authors of several studies have found that people age at different rates and that this affects their behaviour accordingly. Not only demographic changes, but also factors like biological, psychological and social changes have led to a greater segmentation of the market and especially to a more detailed segmentation for the elderly. It is no longer possible to classify older people based on one characteristic (the chronological age) and to derive measures for this group from this (Guido et al., 2018, p. 270).

The group of older people cannot be categorised as a homogeneous group any more, and claim that a differentiation in more detail must be made (Lumpkin, 1985, p. 271). Moschis (2003, p. 519) supports this statement and believes that older groups are even more heterogeneous than other comparison groups and therefore the importance of differentiation is even greater here than with younger comparison groups.

Gittenberger (2012, p. 80) defines chronological age as a good starting point for marketing activities, because it allows for easy data collection through customer information, but also points out the importance of other divergent age dimensions to properly categorise people and focus more on targeted activities. People often feel like they belong to a different age group than their actual chronological age because they either look younger, feel younger compared to their chronological reference group, engage in activities that do not match their chronological age, or have different interests than people with the same chronological age (Gittenberger, 2012, p.80f).

Therefore, in the next step of this master thesis, the different dimensions of ageing will be discussed in greater detail.

Cognitive Ageing

Barak & Schiffmann (1981, p. 602) define four different dimensions of ageing as subcategories of cognitive ageing. The four categories examined are perceived age, age of appearance, age of doing and age of interest compared to a reference group. The dimensions relate to a
person's perception of age. On the one hand, it examines how old a person feels and how old he or she looks. On the other hand, it also investigates where similarities or differences occur in comparison to a particular age group in terms of activities performed, as well as a match or mismatch to the interests of members of a particular chronological age segment (Barak & Schiffmann, 1981, p. 602f).

Various studies also support the approach of Barak & Schiffmann (1981, p. 602) and have consistently shown that perceived age has a greater influence on purchasing behaviour than, for example, chronological age (Myers & Lumbers, 2008, p. 295).

Teller et al., (2013, p. 317) highlights the particular importance of cognitive ageing in the context of older people's behaviour. In particular, the category "perceived age" often shows that older people feel younger and are not comparable to the "chronologically" correct age group (Gittenberger, 2012, p. 80).

**Biological Ageing**
Moschis (1994, p. 195) describes biological ageing as a change in human functions caused by changes in cells and tissues. On the one hand, biological ageing can be caused by natural processes of ageing, but diseases can also promote biological ageing (Moschis, 1994, p. 195). The term biological ageing refers to a person's decreasing physiological ability (Adam & White, 2004, p. 331).

Moschis (1994, p. 196) cites several research studies that show biological ageing has important implications for marketing and specifically shows the importance of biological ageing in the context of consumer behaviour. A closer look at the biological age should help to design products that are more tailored to the target group in order to satisfy the needs of customers (Moschis, 1994, p. 196). In their article "It's not how old you are, but how you are old: A review on ageing and consumer behaviour" Zniva & Weitzel (2017, p. 271) also emphasise the importance of biological ageing and explain the necessary adaptations caused by physiological changes.

**Social Ageing**
Compared to the other dimensions of ageing Moschis (2012, p. 59) defines social ageing as a result of role changes and new circumstances that emerge gradually over time. New roles emerge and the old ones have to be adopted. The new roles lead to an increase in changed needs, which in turn leads to changed consumer behaviour, as well as new customer desires caused by new life situations and circumstance (Moschis, 2012, p. 59). Hettich et al. (2017, p.
350) assume that social relationships, roles, and habits of individuals have an influence on the
dimension of social ageing and that it is determined by various factors such as gender,
socioeconomic status, education, sex, or occupation (Hettich et al., 2017, p. 350).

People are often excluded from the social system because of their chronological age or general
signs of ageing. Certain roles are specifically excluded for elderly, even when there is no
evidence of mental or physical limitations because there are certain social meanings attached
to the age. This can often be seen in the labour market amongst older people (Morgan &
Kunkel, 2015, p. 4f).

**Psychological Ageing**
Compared to the other dimensions of ageing mentioned above, psychological ageing focuses
on changes in people's personality and cognitive abilities over time (Hettich et al., 2017, p.
350). It is typical for older people to have poorer memory and cognition than younger people.
The extent and speed of mental deterioration depend on both personal and environmental
factors. A frequently perceived phenomenon of change in the self is the self-assessment of
age. Older people often feel younger than their chronological age, which is also reflected in
their buying behaviour and living situation. Triggers for this deviation are often problems of
older people to accept future life situations and to change self-perception (Zniva & Weitzl,
2017, p. 271).

### 2.2. Buying Behaviour

In the next part of the thesis the topic buying behaviour is analysed and described more in
detail. Therefore behavioural changes in general, the barriers of these behavioural changes
as well as behavioural patterns in times of crisis are outlined.

#### 2.2.1. Behavioural Change

Eger et al. (2021, p. 2) argue that there are three different criteria for a change in consumer
habits. In addition to that, they demonstrate in their article that on the one hand public policy is
an important factor and on the other hand advances in digital technology as well as
demographic changes are relevant (Eger et al., 2021, p. 2). The authors also note that difficult
times, such as periods of crisis in the past, have shown that serious events can lead to major
changes within a society and its behaviours. Their research study shows that the willingness
to change during a crisis is closely linked to the level of fear. The more fear customers feel,
the more willing they are to change their consumption habits (Eger et al., 2021 p. 9). Guthrie
et al. (2021, p. 3) support the proposition that stressful events can lead to changes in buying behaviour as a consequence to adapting to new situations or environments.

Furthermore, the study of Laato et al. (2020, p. 3) also supports the idea that especially through exceptional situations such as crisis or pandemics a rapid change in consumer behaviour and consumer habits can be detected. Unusual purchasing behaviour on the part of individuals can be attributed to special circumstances such as lockdowns (Laato et al., 2020, p. 3).

Older groups of people were particularly affected by the Corona pandemic. This might have been caused due to an increased health risk for this considerably older target group. This also led to changes in possible sales channels. They had to quit their usual shopping habits and either relied on help or had to acquire new habits (Erjavec & Manfreda, 2021, p. 1).

2.2.2. Barriers of Behavioural Change

Different age groups have different barriers that cause them not to change a certain behaviour or to adapt to a new situation. For example, the elderly more frequently seem to have barriers compared to younger age groups, when it comes to online shopping behaviour. Hindering factors related to older people and online shopping include ease of use, risk, and value (Lian & Yen, 2014, p. 134).

Heidenreich & Kraemer (2015, p. 134) emphasise the importance of innovations on the market. A constantly changing product or an extension of existing products or the development of a new product is a necessary step to remain competitive on the market. However, the two authors also support the statement that it is important to analyse the factors that hinder people's ability to adapt to innovations, new products or services. Many innovations fail at market launch because customers are unwilling or unable to adapt to them or to change their behaviour (Heidenreich & Kraemer, 2015, p. 134). If a company succeeds in filtering out the characteristics that promote innovation, it can gain strategic advantages in the long term. Because of stereotypes older people are generally not considered innovative. Therefore, in the future it will be necessary to analyse the market of older people no longer as a homogeneous group for characteristics with regard to innovations and changes, but to differentiate and segment specifically according to the various age dimensions (Szmigin & Carrigan, 2000, p. 509).
Resilience

Resilience also plays an important role in coping with difficult situations such as a crisis. The American Psychological Association defines the term resilience as follows:

“Resilience is the process of adapting well in the face of adversity, trauma, tragedy, threats or significant sources of stress — such as family and relationship problems, serious health problems or workplace and financial stressors. It means "bouncing back" from difficult experiences.” (American Psychological Association, 2014, n.p)

A lack of resilience can lead to an inability to adapt behaviours and to cope with difficult situations (Li & Ow, 2021, p. 159). In hard times like crisis such as the COVID-19 pandemic, the elderly develop coping strategies to protect themselves from dangers and threats. These adaptive skills are called internal resilience (Galiana, 2020, p. 2).

Resilience becomes more important when people are getting older. The mortality rate for older people who feel accepted is six per cent lower than people who feel anxious or isolated (Shen & Zeng, 2010, p. 105). Resilience has been shown to anticipate good mental health and buffer the effects of poor health (Nygren et al., 2005, p. 355; Windle et al., 2010, p. 652). In addition, older adults have been found to be more resilient than young adults, particularly in terms of problem solving and emotion regulation. This is due to the experiences older adults have had in dealing with problems and controlling emotions. (Gooding et al., 2012, p. 262).

Psychological Barriers

Psychological factors are individualised factors that have a strong influence but are very difficult to study. External influences are reflected and transformed in the psyche. This process triggers the motivational processes. Thus, psychological factors represent unique consumer characteristics and responses (Lichev, 2019, p. 9). The triggering of the motivational process can also be misinterpreted. For example, senior discounts are not very effective in changing purchasing behaviour among older groups of people. Some people feel significantly younger than their chronological age indicates and therefore do not take advantage of senior discounts. Often such offers are associated with stereotypical images that people do not want to be associated with (Moschis, 2003, p. 524).

Cultural Barriers

Culture deals with different topics such as knowledge, faith, art, law, morality. These properties are acquired by people as members of a society (Lawan & Zanna, p. 520). Auf et al. (2018, p. 177) state that culture is found to be an important determinant of consumer buying behaviour.
It consists of various characteristics, such as the individual's beliefs, norms, values and behaviours. These characteristics unite members of the same culture (Keesing, 1981, n.p.). Nowadays, culture is an extremely critical and omnipresent factor of influence. Culture and therefore norms and values, are influenced and adopted by parents, by the environment (schools, businesses, institutions), by the government and by the media (Lawan & Zanna, 2013, p. 521ff). Although the influence and importance of religion is not fully recognised in consumer research, religion is a key element of culture (Essoo & Dibb, 2004, p. 684f). Thus, buying behaviour is influenced by religion in many ways. Consumers who believe and practise religious values and ideals buy according to these religious patterns (e.g. buying behaviour of clothes) (Delener, 1990, p. 28f). These cultural backgrounds are firmly imprinted in people and therefore can only be changed slightly or not at all (Lawan & Zanna, 2013, p. 526ff).

**Governmental Barriers**

All countries have their own laws on shopping and retail areas. For example there are clear rules set by the government regarding opening hours or security of the population. These regulations are intended to protect the needs of the public as well as the health of the population (Landell-Mills & Serageldin, 1991, p. 306). Therefore, they can be changed and adapted to deal with the situation (Loxton et al., 2020, p. 1f). These regulations can be a barrier to a person’s life as it is affected (curfews in the COVID-19 pandemic) (Yuen et al., 2020, p. 3; Loxton et al., 2020, p. 1f).

Legal regulations like opening hours are considered a barrier, as consumers are not allowed to shop at any time, except for online shopping. During the COVID-19 pandemic the government extended their set of rules. The opening hours of the stores were limited and there were special time frames for elderly to protect vulnerable groups (COVID-19-MG, §6). The 60+ generation suffered particularly from the limited shopping opportunities as they were the at-risk group. These groups were especially encouraged in the first wave to avoid grocery shops and not to do their daily errands themselves (van Stokar et al., 2021, p. 35). In addition the people were forced to wear masks and they were asked to use the disinfectant before they entered a shop (Hugelius et al., 2021, p. 3). Furthermore a safety distance of at least one metre had to be maintained and social contacts were to be kept to a minimum (COVID-19-MG, §1).
Economic Barriers
Growing unemployment, rising inflation, as well as falling wages and poor economic conditions affect all consumers in all national markets. People react differently to the same situations and perceive them differently (Amalia & Ionut, 2009, p. 779f). The threat to their jobs might motivate consumers to save more money, since saving is influenced by economic and psychological factors (Katona, 1974, p. 1f). For this reason, when times are tough, people with falling wages cannot save anything because they have less money generally available (Amalia & Ionut, 2009, p. 780).

Technological Barriers
It seems that technology is advancing at least as fast as the ageing of the world's population. If embraced by individuals, new technology can help older people and support them. However, it seems that older people need more time to learn new technologies compared to younger ones (Vaportzis et. al, 2017, p. 2). In general, a digital divide exists from a demographic perspective. This means that internet use is low among single mothers, members of lower socio-economic groups and older persons (Bucy, 2000, p. 51).

Not all people in society have the ability to use new media such as the Internet. The usage of modern technology tools often fails because of the ability to work with them. A lack of digital know-how and technological barriers lead to the fact that this group of people is excluded from certain things and processes such as online shopping or information gathering via the Internet (Meethongjan & Tachpetpaiboon, 2015, p. 2521).

Basically, there are three aspects that represent the reasons why older people avoid using the internet. The first one is a general pessimistic attitude towards technology. Second one is an aversion against emerging technologies because they missed out on previous experiences with digitalization. The third one is that seniors prefer touching a product over buying it (Trocchia & Janda, 2000, p. 607).

2.2.3. Behavioural Patterns in Times of Crisis
It is surprising that older consumers are basically neglected as a target group, even though the shopping behaviour of older people differs from that of younger consumers (Tongren, 1988, p. 151). Prior to the 1980s, older consumers had been completely ignored because there was little information that dealt with consumers aged 50+. The reason for this was that people over 60 were considered a small population with few financial resources. It was not until the early 1980s that older consumers were discovered. However, the older market segment emerged in the marketing world as an idea that largely missed the target audience in the beginning. The
older consumer was seen as a homogenous target group, which was socially isolated or poor. It was only in the 1990s that more attention was being paid to the elderly. Companies started to develop diverse advertisements tailored for older people, as they were considered more complex and multi-layered (Moschis, 2003, p. 517f).

In difficult and stressful times, such as an economic crisis, purchasing behaviour is altered (Nistorescu & Puiu, 2009, n.p.). The change in consumer behaviour is a sign of the individual's reaction to an economic situation around them. The reason for the change is risk perception (Mansoor & Jalal, 2011, p. 107). The Financial Crisis, for example, had an effect not only on the economy, but also on people's psychology. They were becoming more money-oriented and did not want to spend money on high-value products, even though they could still afford them. During the buying process, products were compared with each other and despite their quality, cheaper products were preferred (Nistorescu & Puiu, 2009, n.p.).

As previously mentioned, people react differently to a crisis and they develop individual strategies to cope with the situation depending on their personality. Personality traits can be used to mitigate crisis-related changes in consumer behaviour. Ang (2001, p. 5) state that risk aversion as well as value consciousness and materialism, play an important role in a crisis. In addition, value-conscious consumers have generally been strongly affected by the crisis, as they have paid closer attention to their spendings. As a result, they changed their shopping place and did not believe the advertisements (Ang, 2001, p. 5). In comparison, materialistic consumers were more adaptable. These consumers shopped in the closest place, asked the sales staff questions and thus were more cautious when it came to spending money (Yuhosua et al., 2020, p. 173).

**Consumer Groups**

Aside from personality traits, risk attitude and risk perception are also important factors that determine consumer behaviour in difficult situations (Amalia & Ionut, 2009, p. 780). The consumer's interpretation of risk is reflected in risk attitude. In contrast, risk perception reflects a consumer's interpretation of the probability of the risk. Consumers can be divided into different groups based on these two factors (Mansoor & Jalal, 2011, p. 107).

- **Panic users:** These individuals have both high risk attitudes and risk perception. They panic when they are in an immediate stressful situation (Billore & Anisimova, 2021, p. 777). They generally avoid risk and tend to overreact in situations of crisis. This type of consumer is not loyal to any brand, but opts for the best price, which allows them to switch product categories at short notice (Amalia & Ionut, 2009, p. 780).
• **Cautious consumers:** These are consumers who have a high willingness to take risks but a low perception of risk. They are risk averse. Cautious consumers plan their spending carefully and postpone major purchases. In contrast to panic consumers, they change brands only on rare occasions and are always very well informed about the purchasing process (Mansoor & Jalal, 2011, p. 107).

• **Affected consumers:** When someone’s risk attitude is low, but their risk perception is high they are considered affected consumers. Although these consumers are exposed to high risks, they are happy to take them. Consumers who belong to this group plan their spending and make large purchases when there is a good deal. Moreover, affected consumers are brand loyal and switch to cheaper options only in a few cases. The characteristic of these consumers is that they try new and innovative products despite difficult situations (Mansoor & Jalal, 2011, p. 107).

• **Rational consumers:** Rational consumers have both low risk attitudes and low risk perceptions. In addition, they are not risk averse (Amalia & Ionut, 2009, p. 781). Information about the impact of a crisis is being ignored and the usual behaviour is being maintained (Kubota & Fukushige, 2016, p. 231).

In the next chapters, the negative phenomena such as panic buying and herd behaviour will be explained in more detail, as they have a considerable influence on behaviour change.

**Panic Buying**

The world has suffered from numerous crises, but the COVID-19 pandemic was the most severe between the years 2019-2022, as it caused significant disruption to economic, social and political systems (Prentice et al., 2021, p. 1). In order to combat the pandemic governments all over the world took preventative measures and thus people’s freedom was restricted (Loxton et al., 2020, p. 1f). These measures included travel bans, lockdowns and social distancing. With the spread of the COVID-19 pandemic fear swept through communities and people were afraid not only of contagion and their beloved one’s physical well-being, but also of financial hardship due to job loss. These fears caused people to engage in irrational behaviours, which became evident in the accumulation of supplies and panic buying (Prentice et al., 2021, p. 1).

To minimise the risk panic buying occurs in a crisis situation as a form of self-protective behaviour (Yeun et al., 2020, p. 2). In short, when consumers perceive a product to be in short supply, they will engage in unplanned purchasing behaviour, which is subsequently referred
to as panic buying (Flight et al., 2012, p. 453). In order to understand these phenomena and possibly prevent them in the future, Prentice et al. (2021, p. 2) argues that the causes of panic buying behaviour should be investigated and analysed. Summarised, it can be said that panic buying is triggered by certain circumstances such as adverse weather conditions, strikes, natural disasters, but also by changes in government policies (Tsao et al., 2019, p. 211).

In the COVID-19 crisis, panic buying behaviour led to growing concerns about food shortages (Nicola et al., 2020, p. 186) resulting in supply shortages and supply chain problems (Loxton et al., 2020, p. 3). Furthermore, an increase in demand for certain products led to shortages, which in turn led to panic buying (Loxton et al., 2020, p. 3). According to Gazali (2020, p. 84f), panic buying behaviour results from various reasons such as herd behaviour, fear and media coverage on social media. Therefore, the next chapter deals with herd behaviour.

**Herd Mentality**

Herd mentality is a manifestation of panic buying. The alignment of thoughts or behaviours of people who are in a group is called herd behaviour (Kameda & Hastie, 2015, p. 2). Local interaction between actors without purposeful coordination is convergence and the most important indicator of herd behaviour. In this process, individuals ignore their own private information because they believe that others are better informed than they are (Trehan & Sinha, 2019, p. 32). Herd behaviour gives individuals a sense of security and belonging because they do not have to face a group. The reason for this group formation and tendency is that the individual feels that family, friends, social and religious communities are trustworthy. In a group, individuals feel that they cannot make mistakes due to social pressure, conformity and general logic (Gazali, 2020, p. 87).

According to Gazali (2020, p. 87f), herd behaviour was one of the factors that led people to panic buy during the COVID-19 crisis which was a period of stress or shock. During this time the herd instinct manifested itself in various areas, such as stock prices, consumer buying behaviour and collective societal fears (Loxton et al., 2020, p. 4). As consumers rushed to make certain purchases leading to mispricing, demand and supply mismatched. As a result, financing and pricing problems arose, which is the main problem of herd mentality (Dang & Lin, 2016, p. 248). For this reason, it is recommended that not only policymakers, but also regulators understand the causes of herd mentality in order to counteract the negative behaviour of consumers (Loxton et al., 2020, p. 4). The so-called information cascade occurs in a behavioural economy when consumers are influenced by the decisions and behaviour of others (Easley & Kleinberg, 2010, p. 16). In addition, consumers react differently than usual during periods of shock. Fear creates the scarcity heuristic, which states that increasing
demand will irrationally increase the value of the product (Cheung et al., 2015, p. 2). An example of such heuristic irrational behaviour is that after the Fukushima nuclear power plant in Japan (2011) consumers around the world bought radiation poisoning-preventing products to protect themselves. This consumer behaviour led to a shortage of products, which was caused by a herd mentality (Yuen et al., 2017, p. 3616).

Lastly, consumers' sense of security was threatened during the COVID-19 crisis, which in turn led to irrational herd behaviour, thus to large overconsumption of certain products, such as toilet paper (Loxton et al., 2020, p. 4). These panic purchases took place in all social classes. Theoretically, there were enough toilet papers available, but the supply in the shops was insufficient due to high demand (Stratton, 2021, p. 146f). This led to supply shortages and even crimes like lootings or theft. In the field of psychology this behaviour can be explained by the reactance theory and theory of anticipated regret. Reactance theory describes the psychological motivation consumers use to protect their behavioural freedom despite a crisis or threat. In anticipated regret theory consumers choose to behave in a certain way in the context of the risk of a pandemic (Gupta & Gentry, 2016, p. 252). In general, when faced with a lack of information or in a threat situation, individuals tend to close ranks and follow the crowd blindly. In doing so, logical and individual action is ignored. In such situations, consumers pay attention to the buying behaviour of their peers rather than to scientific or government institutions (Brooks et al., 2011, p. 4087).

Furthermore, consumer behaviour can also be influenced by the media, which will now be explained in more detail.

**Role of Media**

Nowadays, mass media are particularly important in forming, reshaping and guiding public opinion and therefore play a central role (Yang et al., 2019, p. 16389). In crisis situations this fact has been confirmed, as it seems as if the media can be both a curse and a blessing, as it not only provides useful information, but could potentially spread misinformation quite easily. Media headlines can also create hysteria (Ghassabi & Zare-Farashbandi, 2015, p. 96). In a crisis situation panic is created, which spreads over time. This panic is magnified by the media, as they highlight aspects of news that attract a lot of attention (Kilgo et al., 2019, p. 812). This was quite evident during both the H1N1 swine flu (2009) and Ebola outbreaks (2014-2015) (Pieri, 2018, p. 74).
In addition to most common media formats, social media is also relevant these days. The number of social media platform users has seen a constant rise (Hackworth & Kunz, 2011, p. 2). The content, as well as the channels, are the most important elements of social media for spreading interaction between organisations and individuals. Channels enable interaction by sharing social media content, such as text, images and videos. In addition, users communicate with friends through messages and update their personal profiles. This process is supported by social networking websites (Berthon et al., 2012, p. 262).

The use of social media has both advantages and disadvantages. For example, during the COVID-19 crisis, social media panic spread faster than the COVID-19 outbreak itself. Through misinformation and manipulated information from social media, the digital area was abused (Larson, 2018, p. 309). By means of posting images and videos of long queues and empty shelves, consumers were influenced, which led to panic buying (New Straits Times, 2020b, n.p).

Nevertheless, Cavallo et al. (2020, p. 2) believe that purchases during the crisis are considered resilience purchases rather than panic purchases, as supermarket purchases were slightly increased. The reason for this was that meals away from home were cancelled and consumers bought more than usual (Cavallo et al., 2020, p. 2).

### 2.3. The Elderly Consumer

The 60+ consumers are a huge growing economic force. This will have its impact in different industries, as well as in the consumer market. To appeal to the new generation, managers need to recognise the transformation of products and strategies to adapt to the changing market (Pak & Kambil, 2006, p. 18).

There are several criterias which are important for purchase decisions of the elderly. One aspect which is important for the elderly consumer is the proximity and accessibility of the store when selecting shopping options. In addition, the availability of well-known brands and products as well as senior discounts and parking facilities play an important role. Furthermore a large proportion of the 60+ generation buys groceries several times a week and seems to attach more importance to quality, whereas price has less influence on the purchase decision (IFES, 2003; Moschis et al., 2004, p. 123f). Nevertheless, older consumers are confronted with specific patterns of change in several areas. The general areas represent the biological, psychological, economic and social changes (Pak & Kambil, 2006, p. 19f).
Shopping Behaviour of Elderly

Moschis (2003, p. 520) summarises some scientific articles and explains various characteristics of older people with regard to their purchasing behaviour. Basically, older people are more frugal than other consumer groups and invest comparatively more than younger people (Burt & Gabbott, p. 1995, p. 45f). In terms of product quality, older people tend to favour more expensive luxury products and services over cheaper options. The preferred shopping time is early morning and, if possible, within a store. This could be due to the fact that shopping is often perceived as a social event. The individualization of customer service is perceived as a significant advantage by the elderly. The quality of the product or of a proven brand is highly valued by older people and they are therefore often less price-conscious than other comparison groups (Moschis, 2003, p. 520f).

Thus new roles and behaviours of elderly need to be analysed, and the information can ultimately be used to derive targeted strategies adapted to the respective consumer market (Guido et al., 2018, p. 22). Statistics Austria's "Monthly Consumer Expenditure - Age of Reference Persons in 10-Year Groups" also shows that there are differences in purchasing behaviour when consumer spending is broken down by age. For example, it can be seen that older people spend less money on education and food services than comparatively younger reference groups, instead, their prime interest seems to lie on their health (Statistik Austria, 2021, n.p.).

The shopping behaviour of older consumers can vary between food and non-food (Wee, 1993, p. 486f). Older people attach great importance to convenience aspects when visiting grocery shops. Proximity to their home and to other shops plays an important role. In addition, older consumers prefer products from well-known brands and appreciate the speed of the checkout staff (Burt & Gabbott, 1995, p.46). In the non-food sector, things are different. When shopping for clothes, older consumers tend to pay more attention to price, quality, availability, convenience and habit (Dodge, 1985, p. 74).

Guido et al. (2018, p. 12) state that consumer behaviour of older groups of people seems to be changing in general. While spending money on food, transportation and health is on the rise, whereas spending money on clothing and entertainment is decreasing (Guido et al., 2018, p. 12). Age seems to be a decisive factor in Austria respecting age groups (Statistik Austria, 2021, n.p.). Di Crosta et al. (2021, p. 1) also point out that various psychological factors caused by a crisis have a significant impact on people's purchasing behaviour.
2.4. Factors Affecting Consumer Behaviour

The described buying behaviour patterns can be influenced by different factors, which will be explained in this chapter. These factors can influence the purchase decision positively or negatively. In order to make purchasing decisions more consciously and to understand consumers better and to adapt products and services to the needs and desires of customers, it is essential to deal with the influencing factors of specific target groups (Ramya & Mohammed Ali, 2016, p. 76).

In this master thesis, both internal and external factors are considered, as both factors have an influence on the buying behaviour of the individual. The term internal factors refers to psychological and personal parameters (Thangasamy & Patikar, 2014, p. 40). It is worth noting that motivation, perception, learning, beliefs and attitudes are understood as psychological parameters (Ramya & Mohammed Ali, 2016, p. 76). In contrast, the aspects of age, occupation and lifestyle are considered personal factors (Ramya & Mohamed, 2016, p. 79). In contrast to internal factors, influences from social, cultural and economic environment count as external factors (Thangasamy & Patikar, 2014, p. 40). Social factors include aspects from one’s family, reference group, role and status of an individual (Qazzafi, 2020, p. 1207).

According to Mathur & Pedersen (2008, p. 2) consumers may change their consumption behaviour in response to social and structural demands resulting from life-changing events, such as crisis. In addition, changes may reflect adaptation to new lifestyles or roles. Moreover, the cultural factors deal with subcultures and social classes (Ramya & Mohammed, 2016, p. 244). Furthermore, economic factors represent the consumer's personal income, family income, income expectation, savings and liquid assets. As a result of the assessed factors, decisions for or against a purchase are then ultimately made (Ramya & Mohamed, 2016, p. 76).

In the next part of the thesis, psychological, personal, social, cultural, governmental, socio-economic and technological factors are analysed more in detail.

2.4.1. Psychological Factors

Psychological factors can be broken down into different areas: motivation, emotion, perception, learning, beliefs and attitudes (Jisana, 2014, p. 36).

The first internal psychological factor discussed is motivation. It influences consumer behaviour, thus setting consumers in motion (Ramya & Mohamed Ali, 2016, p. 77). An individual's internal state is activated by motivation, which subsequently produces and directs
behaviour (Iso-Ahola, 1982, p. 257). This activated state can move the consumer to take a purchase action (Ramya & Mohamed Ali, 2016, p. 77). Motivation is a process which can be divided into five stages: need recognition, tension reduction, drive state, desire and goal-directed behaviour (Schiffman & Kanuk, 2012, n.p.). Needs vary from person to person and some of them may be considered more urgent than others to an individual. In this context, Maslow’s theory approach plays an essential role. It explains why certain needs drive people at certain times (Jisana, 2014, p. 36).

![Maslow's Theory of Motivation](Source: Jisana, 2014, p. 36)

In Maslow’s theory of motivation, needs are depicted in a hierarchical form. At the bottom physiological needs are shown, followed by safety needs, social needs, esteem needs and self-actualisation needs. Human beings tend to satisfy the need that is most urgent and important first. When this need is satisfied, an individual moves to the next higher level to satisfy the next need (Jisana, 2014, p. 36f). Therefore, it can be concluded that the more urgent the need is, the more motivating it is for the consumer (MacInnis et al., 1991, p. 33).

Furthermore, emotions have an impact on consumer behaviour, as they are strong, uncontrollable feelings (Bagozzi et al., 1999, p. 190). Emotions are firmly linked to motivation and personality, which makes them vary from person to person. They can be both negative and positive. Negative emotions such as anger, frustration or irritation are triggered by unmet consumer needs. In contrast, the fulfilment of the need leads to positive emotions (happiness, excitement, satisfaction). This is the reason why emotionally relevant messages resonate better with older consumers than other types of messages (Yoon et al., 2005, p. 434f). According to Carstensen et al. (1999, p. 165f), older people are more driven by emotions in contrast to younger people. The chance of making a purchase is higher among the elderly if they create an emotional meaning in life through their actions (Carstensen et al., 1999, p. 165f).
Emotions can be influenced by environmental factors, societal factors, market factors and others. A major factor controlling emotions is the behaviour of the individual. Certain behaviours are associated with certain emotions. These include avoidance responses, fear triggers, anger triggers and grief triggers. (Yi & Baumgartner, 2004, p. 304). Therefore, they are seen as a driving force that motivates and moves consumers to make purchases (Cohen et al., 2008, p. 290). These emotions can be felt and acted upon in different ways.

The third psychological factor is **perception**. How information is processed and how a decision is subsequently reached depends on it (Fishbein & Ajzen, 1975). Perception consists of selecting, ordering and interpreting information. The perception of a product can depend on the consumer, therefore, consumers with the same needs may buy different products. The process of perception is divided into three areas: The first one is called selective attention. Here, the consumer pays attention to the information that is useful to him or her. The second one is selective bias, which leads consumers to perceive only information that is consistent with their existing thoughts or beliefs. The third one is selective retention, where information that is useful to the consumer is stored. All other information is forgotten (Jisana, 2014, p. 37).

The fourth psychological factor that can change consumer behaviour is **learning**. Through action, knowledge is being acquired through experience and thus behaviour can change (Rani, 2014, p. 59). Someone’s set of beliefs develops through experience, learning and external influences (family, friends) and has an impact on buying behaviour (Rani, 2014, p. 60). According to Yoon et al. (2005, p. 433) older generations are only persuaded when they have had the motivation and cognitive ability to process the information.

The last relevant factor is **attitudes**, which are evaluated judgements that result from information (Kinnear & Taylor, 1996, n.p.). Hence, the attitudes that arise in certain situations and at certain times will not be explained again.

### 2.4.2. Personal Factors

Personal factors are also decisive for consumer behaviour. Someone’s personality consists of a unique and dynamic organisation, which includes both physical and psychological characteristics of a person that influence consumer buying behaviour (Larsen & Buss, 2010, p.n). Internal psychological traits include self-confidence, dominance, autonomy and sociability. There are also traits such as defensiveness, adaptability and emotional stability (Kassarjian, 1971, p. 410).
Consumers are classified into different groups based on their characteristics, as personality is based on individual differences (Larsen & Buss, 2010, n.p.). They also react differently to environmental stimuli, although, for example, they master the same tension reduction. The reason for this may be the degree of extroversion, which leads to different behaviours. Thus, it turns out that personality is a constant reaction to environmental stimuli (Kssarjian, 1971, p. 410f). Moreover, one’s personality changes from person to person, time to time and also from place to place (Jisana, 2014, p. 36).

Consumers’ personalities cannot be changed because they are constant. For this reason, sellers are segmented and they are treated or approached differently (Bagdaiyan & Verma, 2014, p. 537). The characteristics of consumers remain stable throughout a person's life and can be captured by measuring behavioural traits (Kassarjian, 1971, p. 411). In personality, the trait-based approach plays an important role. The most important trait approach is the Big Five. The Big Five consists of 5 trait factors, which are the most important consensus among all trait taxonomies. These trait factors are extraversion, neuroticism, agreeableness, scientificity and openness to experience (Feldman, 2010, n.p.). The dimensions of the Big Five contain genetic themes which are innate (Esfahani Nasr et al., 2012, p. 3458).

There are different factors in personality that can influence consumer behaviour. One major factor is gender. In markets, this factor is used to perform segmentation (Spence, 1984, p. 10). It has been proven that gender plays a significant role in product placement (Jaffe, 1991, p. 58). Evaluations of products, as well as services, differ according to gender. Male and female consumers react differently during the information search, and decision-making process and have different attitudes towards marketing mix strategies (Garst & Bodenhausen, 1997, p. 552).

Age also has an impact on one’s purchasing behaviour. Product choices change over time and therefore age has an impact on purchasing behaviour. Childhood, bachelorhood, newly married, parenthood are individual phases which impact a purchasing decision (Jisana, 2014, p. 35). One’s product needs change, as well as one’s product preferences. Information gathering is also influenced by age, as different sources of information are used. (Lansing & Kish, 1957, p. 513).

In addition to age, occupation and thus income also influence consumer buying behaviour (Jisana, 2014, p. 35). The reason for this is that people are concerned about their image and status in society. These attitudes have direct consequences on material wealth. (Lancaster, 1966, p. 133). While individuals with high incomes and savings tend to consume expensive
products, individuals with lower incomes and savings seem to indulge in inexpensive products (Gajjar, 2013, p. 12).

2.4.3. Social Factors

Social factors play an important role when it comes to buying behaviour and can have a significant influence. People are shaped by their environment and have an effect on it at the same time. Habits and behaviours are adopted unconsciously and are imitated by people in their immediate environment. It is a normal phenomenon that people strive for conformity, acceptance and a certain sense of belonging to a group. (Ramyar & Mohamed, 2017, p. 78).

Research shows that social factors have a strong impact on purchasing behaviour (Qazzafi, 2020, p. 1207). Łatuszyńska et al. (2012, p. 79) divide social factors into subgroups and divide these factors into, role and status, family, age and life cycle stage.

Each person has a place in a group, which can be delimited and defined by role and status. Roles can be used to show what behaviour is expected of people in specific predefined areas and groups. A role can affect a person's overall behaviour or just a few parts of it. It is also possible for one person to act in several roles. A woman can be a mother and at the same time assume the role of a successful business woman and the role of President of the Parents’ Association. Just as every company has roles, a social system also has predefined roles that entail certain expectations. It is important that the roles and the expectations that come with them can influence an individual’s purchasing decision. (Foscht et al., 2017, p. 151). The roles of elderly have changed over the last years. In today's world older consumers are therefore taken into account (Guido et al., 2018, p. 1)

Family is another factor that can have a major impact on individuals and their purchasing decisions (Łatuszyńska et al., 2012, p. 79). The term family must be understood more broadly today than it was just a few years ago. New family models, an ageing population and changed family situations characterise newer models of the family concept (Fotsch et al., 2017, p. 152).

Ramyar & Mohamed (2016, p. 78) differentiate the term family. On the one hand family is described as a nuclear family and on the other hand it is considered a Joint family. The distinction between the two kinds of family types relates primarily to size and the way decisions are made. Nuclear families are smaller families in which members have more agency than in joint families. In joint families, the family size is usually quite large and decisions are increasingly not made individually with freedom, but mostly in the group as group decisions (Ramyar & Mohamed, 2016, p. 78).
It is no longer unusual in today's world for older people to live alone in a household and fall into the category of "single household". In addition, different family images will emerge more frequently in the future, such as same-sex relationships, or friendly relationships living together in one household. (Guido et al., 2018, p. 7). Kotler et al. (2017, p. 144) also emphasise the importance of a family's opinion and the impact of personal recommendations when they come from well-known confidants. The concept of family will therefore probably have to be rethought and redefined in the future (Guido et al., 2018, p. 7).

2.4.4. Cultural Factors

There are many different aspects of culture. Each of them can make people decide for or against a product or service (Solomon, 2011, p. 569). Different authors agree that culture is one of the most important factors influencing purchasing behaviour (Badgaiyan & Verma, 2014, p. 359; Jisana, 2014, p. 35).

Through cultures, different countries and societies can define their identities and show their personalities. The term culture covers a broad spectrum of meanings. In addition to simple tangible things such as clothing, food or material things, more abstract factors such as values, ethics, traditions, norms, behaviours and ideas are also decisive factors that shape a culture (Solomon, 2011, p. 569). Normally, culture is transmitted and passed on from one generation to the next (Jisana, 2014, p. 34). However, the transmission of various cultural factors to further generations clearly shows that culture is not a static process, but a growing one that adapts to new circumstances (Solomon, 2011, p. 569). Solomon (2011, p. 596f) divides culture into different functional areas which are ecology, social structure and ideology.

Solomon (2011, p. 570) shows that a cultural system is made up of different functional areas. On the one hand, it relates to ecology, as well as social structure and ideology (Solomon, 2011, p. 570). Hofstede's model (2011, p. 3) defines six different dimensions of national cultures. They are split in power distance, uncertainty avoidance, individualism collectivism, masculinity femininity, long short-term orientation, and indulgence restraint (Hofstede, 2011, p. 3). With these dimensions Hofstede attempts to map a framework for cultural differences between different nationalities (Beckmann et al., 2008, p. 625).

The power distance dimension out of Hofstede's model tries to map how power differences are perceived between different people and their relationships (Solomon, 2011, p. 570).
The **uncertainty vs. avoidance** category expresses the extent to which cultures deal with uncertain or unstructured situations. Countries that show a weak expression of uncertainty avoidance tend to deviate more from rules and not to take laws and regulations so seriously. (Hofstede, 2011, p. 10).

Through the **masculinity vs. femininity** dimension, gender roles in different cultures are outlined (Solomon, 2011, p. 570). With this dimension, Hofstede (2011, p. 12) highlights the differences between the roles of women and men in a culture. (Hofstede, 2011, p. 12).

With the last dimension, **individualism vs. collectivism**, Hofstede (2011, p. 11) describes the extent to which individuals are integrated into groups. In collectivist cultures the well being of a group is more important than the well being of an individual. (Hofstede, 2011, p. 11).

Beckmann et al. (2008, p. 626) underlines the meaningful use of Hofstede’s cultural dimensions and assigns them high importance in the context of analysing cross-cultural differences in terms of purchasing behaviour.

### 2.4.5. Governmental Factors

The next factor which can influence buying behaviour is the governmental factor.

In general, each government is allowed to set its own laws and change them as circumstances arise (Landell-Mills & Serageldin, 1991, p. 306). The most important principles include:

- Everyone is held accountable for their actions.
- The security of citizens must be ensured.
- Public bodies must respond to the needs of the public (Landell-Mills & Serageldin, 1991, p. 306)

Because of these rules and regulations, governments around the world have taken action to combat the pandemic, complying with the regulations (Loxton et al., 2020, p. 1f). This has an impact on people’s purchasing behaviour (Yuen et al., 2020, p. 3). On the one hand, this had a negative effect, as people’s freedom was restricted (Loxton et al., 2020, p. 1f). On the other hand, aid was provided and the government created order and control, which strengthened the public’s trust in the government (Prentice et al., 2021, p. 3).
In a pandemic situation, trust thus influences the key feeling of public confidence (Slovic, 1999, p. 690). The scope of action of the elderly was limited in times of crisis, which affected the everyday purchasing behaviour of the elderly (Mukhtar, 2020, p. 201). During this time, travel bans were extended from international travellers to domestic ones. These intensifications can be viewed positively or negatively. On the one hand, they can be interpreted as a health crisis and thus lead to panic buying. On the other hand, these tightening measures can be perceived as a means to end the pandemic (Prentice et al., 2021, p. 3).

During the COVID-19 pandemic, various regulations were introduced and implemented. These included mandatory masks and curfews (Hugelius et al., 2021, p. 3). Curfews affected many countries, so people were only allowed to leave the house under certain circumstances (purchasing essential products, visiting a doctor or going to work). Because of these different regulations, people, including the elderly, had to change their behaviour (Hamzelou, 2020, p. 7).

Trust towards the government is very important for credibility, as it can influence the motivation to comply. In contrast, a lack of trust would lead to fear, which would also affect the necessary measures (Bish & Michie, 2010, p. 798).

2.4.6. Socio-economic Factors

Another important factor is the socio-economic factor. In addition to personal income and family income, income expectations and savings also play an important role regarding consumer behaviour. The most decisive is personal income. Actual income is the income available to the consumer after deduction of taxes. The higher it is, the higher the expenditure on various goods (Ramya & Mohamed Ali, 2016, 79f).

The income of all members in a family is the family income. This influences the purchasing behaviour of the family (Kaplan & Keil, 1993, p. 1974f). After spending on basic needs, there is a surplus which is then used for shopping and luxury goods (Nguyen & Thuluvath, 2008, p. 1063).

The most important determinant of consumer behaviour is income expectation. More is spent on purchases, consumer durables and luxury goods if an increase in income is expected. If a decrease in future income is expected, spending on luxury goods will be reduced (Pulka, 2015, p. 2).
Another factor is savings. The amount of savings influences a person’s spending. Consumers will spend less money if they want to save more money. Liquid assets are funds that can be quickly be converted into cash without loss. These are mainly cash, bank deposits and securities (Ramya & Mohamed Ali, 2016, 79f). People with lower incomes tend to invest cheaply or buy less than people with higher household incomes (Jisana, 2014, p. 36).

2.4.7. **Technological Factors**

The last factor is the technology factor, which has an influence on the buying behaviour. Consumers are being empowered by new technologies day by day. The way of shopping changed by technological use and this also led to a shift in the buying behaviour. (Burman & Aggrawal, 2015, p. 60).

The increased use of new technologies brings also benefits to the older generation that uses them. The possibilities and the availability of products would be greatly expanded. The Internet could provide older people with an additional source of information that they can use to retrieve information quickly. In addition, the social contacts and interactions with friends and family that often take place via social media can be seen as an opportunity for using the internet (Mosthagel, 2016, p. 4896).

The rapid change in digitalization has also had an impact on online shopping. The widespread use of smartphones has led older people also resorting more frequently to online shopping and influencing it. (Kim, 2017, p. 44). Older groups of people were found to use online platforms for socialising rather than shopping. (Ruangkana & Kessuvan, 2019, p. 1).

Seniors with a positive attitude towards the internet are more likely to use it. Nonetheless, there is no correlation between use of the Internet for comparative shopping and seniors’ satisfaction with their computer skills (Iyer & Eastman, 2006, p. 58).

2.5. **Theoretical Concept**

Due to these different literature analyses and literary backgrounds, the authors have chosen two special theories. In order to identify the changes and non-changes in older consumers, answer the research questions and formulate the right hypotheses and subsequently test them, the authors will rely on two theories: the "Protection and Motivation Theory" (PMT) and the "Dual-Process Theory".
2.5.1. Protection and Motivation Theory

Various experimental findings have shown that fear generally have an effect on people. Fear appeals are particularly effective in inducing attitude change (Shelton & Rogers, 1981, p. 366). For this reason, these fear appeals, such as threats of danger or harm, is used to influence behaviour. The earlier theoretical approaches assumed that the arousal of an emotional state (such as fear) is necessary to design the fear appeal communication more effective (Janis, 1967, p. 169).

In recent years, the term anxiety has been divided into two different states. It has been seen as an affective state that protects against danger and equally interpreted as a motivational state to lure one away from something. Fear has historically been characterised as an intervening variable used to escape or avoid a harmful event (Rogers, 1975, p. 95). The protection motivation avoids the negative consequences that can result from threats (Floyd et al., 2000, p. 407).

A limited number of different variables are mapped and presented in the course of using protection and motivation theory. Furthermore, this method can be used to show and analyze cognitive processes (Maddux & Rogers, 1982, p. 469). In this theoretical approach, the fear appeal is divided into three crucial components. The first component describes the degree of harmfulness of a presented event, the second component deals with the probability of this event occurring, and the third component analyses the effectiveness of a protective response and assesses coping. These communication variables set in motion the appropriate cognitive appraisal processes to elicit attitude change (Rogers, 1975, p. 93). In addition to these three components, PMT is the only theory that includes self-efficacy as a separate (fourth) component (Floyd et al., 2000, p. 409). Self-efficacy is an important determinant of motivational, cognitive and affective processes, as evidenced by a large body of research (Bandura, 1982, p. 123). This fourth component states that psychological change processes are derived from changes in expectations about personal mastery (Bandura, 1977, p. 191). Two independent expectations are assumed. One is outcome expectancy, i.e. the belief that a certain behaviour will or will not lead to a certain outcome. The other is the self-efficacy expectation. Here a person is convinced that he or she is capable of performing a desired behaviour or not (Maddux & Roggers, 1983, p. 469f). The protection-motivation theory is mainly used in health promotion and disease prevention, but also in injury prevention or in the prevention of political and environmental hazards (Rogers & Prentice-Dunn, 1997, p. 114). The basis for this theory is the expectancy theory (Rogers, 1975, p. 94). Furthermore, PMT consists of two cognitive mediation processes: The Threat Appraisal Process and the Coping Appraisal Process (Floyd et al., 2000, p. 408).
2.5.2. **Dual-Process Theory**

Dual-process theory examines the mental processes that contribute to understanding the social judgements and behaviours of individuals. In recent years, dual-process theory has focused primarily on domain-specific phenomena. These domain-specific phenomena are primarily beliefs, the relationship between attitudes and behaviour, prejudice and stereotyping. This view has changed in the last decade, and so this theory has shifted to integrative models that aim to identify general domain-independent principles (Gawronski & Creighton, 2013, p. 282f). The dual process theory distinguishes between implicit and explicit processes. The implicit behavior is unconscious and automated. In comparison, explicit behavior is controlled and, above all, conscious (Posner & Snyder, 1975, n.p.). The automatic and controlled processes were originally conceptualised in an all-or-nothing view. Here, a given process is characterised by either four features of controlled processing or four features of automatic processing. For this reason, the fixed group consists of the four “riders” of automaticity (intentionality, efficiency, controllability and awareness). These four riders can correlate perfectly with each other (Moors & De Houwer, 2006, p. 298). Since in practice there is no process that fulfils all four functional criteria, this all-or-nothing view has been challenged (Bargh, 1992, p. 182).

In social psychology, combinations of the proposed characteristics have been shown to be classified in one sense as "automatic" and in another as "controlled" (Bargh, 1994, p. 3). A process can be said to be "automatic" if it meets at least one of the four criteria of automaticity. A process is automatic if it is either unintentional (1), efficient (2), uncontrollable (3) or unconscious (4) (Gawronski & Creighton, 2013, p. 283). These automatic processes are triggered involuntarily and require only a small amount of cognitive resources. They cannot be stopped voluntarily and occur outside of conscious awareness. In contrast, controlled
processes are intentionally triggered and require a considerable amount of cognitive resources. Moreover, these processes can be stopped voluntarily because they occur within conscious awareness (Moors & De Houwer, 2006, p. 297). There are some problems in determining whether a process is 'automatic' or 'controlled'. If a presence of a single characteristic is sufficient to determine the process, it can be called both "automatic" and "controlled". Furthermore, the term "automatic" can be confusing. A process can be called automatic due to low cognitive resources or it can be called so if it was triggered unintentionally. The two processes may differ in their working conditions if one of them is not called automatic (Gawronski & Creighton, 2013, p. 283).

The two theories form a theoretical basis for the newly created model. The authors have combined this literary data with the collected data to create their own model. This is explained in more detail in the next chapter.

### 2.5.3. Conceptual Model

This chapter deals with the self-constructed model derived from the "PMT" and the "Dual Process Theory". Using the quantitative data, different variables such as age, gender, income, household size, types of buyers, and occupation/education, were identified. These variables are used to identify consumers and classify them to be able to compare the statement between the consumers. With these variables, it should be possible to work out the intention to change. The main goal is to determine the different factors that influence purchasing behaviour. These influencing factors are collected and analysed with the help of qualitative data collection. Through this approach, it should be possible to obtain information about the changes in behaviour. The younger comparison group is therefore included in order to be able to analyse whether age has an influence on behavioural change or not.

Older people have a certain pattern of behaviour which they have acquired through repetition. This behaviour is maintained until the end of the life cycle and is set in routine (Rowles, 2000, p. 555S). Behavioural change is associated with novelty and involves learning new information, changing routines and making new social contacts. It has been proven in many literatures that the elderly are not very motivated to learn new things (Lawton et al., 1992, p. 172). Moreover, the elderly are not very inclined to gain new experiences (McCrae et al., 2000, p. 173). In contrast elderly tend to focus on the predictable aspects of life (Baltes & Baltes, 1990, p. 1f). For this reason, the following hypothesis can be derived.

**H1: The older the consumers are, the less the behavioural intensity.**
Older adults have been shown to be more resilient than young adults (Gooding et al., 2012, p. 262). In addition, older people act more frugally and invest more compared to younger people (Burt & Gabbott, p. 1995, p. 45f). Moreover, articles show that income plays a particularly important role, as people with lower incomes spend less compared to people with higher household incomes (Jisana, 2014, p. 36). Furthermore, the literature shows that older consumers face more barriers than younger consumers when it comes to online shopping (Lian & Yen, 2014, p. 134). The COVID-19 crisis saw panic buying among younger consumers, leading to growing concerns about food shortages (Nicola et al., 2020, p. 186). The reason for this could be the misinformation and manipulated information from the digital media (Larson, 2018, p. 309). In contrast, older people remained calmer to protect themselves from dangers and threats (Galiana, 2020, p. 2).

From these different literatures, the following hypotheses can be derived in addition to the first hypothesis.

**H2:** There is a correlation between the independent variables and shopping behaviour.

**H3:** There is a relationship between the independent variables and online shopping behaviour.

**H4:** There is a correlation between the independent variables and Coronavirus affectedness.

![Conceptual Model](image)

**Figure 3 Conceptual Model**
Source: own illustration
The quantitative data, which is collected first, identifies the variables (age, gender, income, household size, shopper types) to find out: who are the buyers. In the course of qualitative data collection, an attempt is made to work out and analyse the background for or against a change in behaviour.

3. Empirical Study

The empirical part deals intensively with the methods used to collect valuable and useful data. The work is based on mixed-method research. This consists of a combination of quantitative and qualitative data. In the next chapters, both the advantages and the disadvantages of the two methods are explained to illustrate the usefulness of mixed-method research. This is followed by a description of the mixed-method analysis and techniques to illustrate the authors' approach. After these literary basics, the research design, setting, sampling and analysis are described. This leads to the empirical findings, which answer the research question.

3.1. Methodology

The research methodology is a comprehensive strategy (Crotty, 1998, n.p.) and the choice of research methodology depends on the nature and characteristics of the research problem (Noor, 2008, n.p.). According to Döring & Bortz (2016, n.p.) in the literature there are three types of research methods: qualitative, quantitative and mixed methods. Each method uses different ways of collecting data. Some of these data can be collected through historical review, analysis, survey, field experiments and case studies (Döring & Bortz, 2016, n.p.). In addition, there are several useful techniques such as structured, semi-structured or unstructured interviews, surveys and observations (Ghauri & Gronhaug, 2002, p. 85). The main difference between quantitative and qualitative research is about the procedure and in the following paragraphs these research methods are explained.

Quantitative Approach

Quantitative research focuses on the gathering and examination of a larger amount of data. (Bryman, 2012, p. 35). In general, researchers use the quantitative method to search for regularities in human lives, by separating the social world into empirical components. These empirical components, which are called variables, are represented numerically as frequencies or rates in order to study the relationships between them (Payne & Payne, 2004, p. 180). In summary, the quantitative method focuses on the aspects of social behaviour. These are quantified and patterned in this method instead of just identifying them and interpreting their meanings (Rahman, 2017, p. 106).
Qualitative Approach

The term qualitative research means research that produces results that cannot be obtained by statistical methods or other means of quantification. This type of research involves a diverse reality and is not statistical (Strauss & Corbin, 1990, p. 11). The interest of qualitative research lies in analysing the subjective meaning or social production of themes, events or practices. Instead of numbers and statistics, non-standardised data is collected texts and images are analysed (Flick, 2014, p. 542). The qualitative approach allows for a deeper and more detailed insight into information than the quantitative approach (Silverman, 1997, p. 1).

3.1.1. Mixed-method Research

The combination of qualitative and quantitative approaches, known as mixed methods, is increasingly used to improve the quantity and quality of studies. A quantitative research approach is used to analyse the behaviours of individuals and review specific interventions (Given, 2008, p. 5). In contrast the quality research is therefore important to study new fields of research (Creswell & Poth, 2018, p. 41). It allows capturing thoughts, feelings, interpretations of meaning and processes (Given, 2008, p. 5).

In this thesis, a mixed method is used to achieve a better understanding of the research problem. A quantitative study can be followed by a qualitative study to obtain more detailed, specific information from the first results. For this reason, the mixed method is understood as a procedure that collects, analyses, and "mixes" both quantitative and qualitative research to solve the problem (Creswell, 2012, n.p.).

3.1.2. Mixed-method Design

Derived from the previous chapters, four basic mixed-methods designs were developed; “Triangulation”, “Embedded Design”, “Explanatory Design” and “Exploratory Design” (Ghasempour et al., 2014, p. 87). Of these four different mix-method designs, the exploratory design was selected. During this study, the quantitative approach was first used to find out who the buyers are and afterwards the qualitative approach was used to analyse the motives behind consumer behaviour. For this reason, it is described in more detail in the next paragraph.

The exploratory design is called a two-phase design. This design is used when an instrument needs to be developed and tested (Ghasempour et al., 2014, p. 87). This is the case when no usable instrument is available or variables need to be investigated quantitatively while these variables are unknown. In addition, this design can be used when results are to be generalised to different groups to test aspects of an emerging theory or classification. The instrument development model and the taxonomy development model are the two most common variants.
of exploratory design (Cresswell, 2012, n.p.). Although these two models start with an initial qualitative phase and end with a quantitative phase or vice versa, they eliminate differences in the way the link between the two phases is established. This design model eliminates both positive and negative aspects. It is easily described, implemented and reported, because of the separate phases. Furthermore, this design can be applied not only to single studies, but also to multi-phase research studies. However, certain challenges need to be overcome. The two-phase approach requires a significant amount of time to implement as they require a project plan. This plan should also specify whether the same individuals will participate as participants in both the qualitative and quantitative phases. Last but not least, there should be certainty of the results so that the values developed can be considered valid and reliable (Ghasempour et al., 2014, p. 87).

In this master thesis, descriptive quantitative research and exploratory qualitative research were conducted. The implementation of these two approaches is explained in more detail in the chapter “Setting”.

3.1.3. Mix-method Analysis

Quantitative Analysis
Quantitative data are evaluated statistically and can be described in different terms, like percentages, central tendency (mode, median, mean) and spread (range and standard deviation). A sample can help to draw conclusions about large groups of people from smaller samples. As a rule, the analysis is calculated and analysed with the help of different computer software (Watson, 2015, p. 48). The t-test method is used to highlight differences between the individual groups and to examine individual characteristics more closely. This test is used when two independent groups should be compared in terms of their means (Field, 2013, n.p.). The values must be normally distributed across the group and there must be variance homogeneity (Rasch & Guiard, 2004, p. 175f).

Qualitative Analysis
The approach to data analysis depends on the objective. A distinction must be made as to whether the preconceived ideas about the process play a role or whether new ideas and explanations are sought. In the qualitative research method, different approaches are determined by the purpose of the data analysis. The approaches consist of specific philosophical implications and the use shares information about the researchers’ views on the nature of knowledge (epistemology) and social reality (ontology) (Jamieson, 2016, p. 399).
The Thematic Analysis will be described in more detail, because for this thesis, the process of qualitative data analysis in a thematic form is used.

**Thematic analysis** is the most commonly used form of qualitative data analysis. This form is particularly relevant for those who want to explore or understand phenomena and social situations. This type of analysis tries to analyze, interpret and understand statements made by interviewees. Thematic analysis can also be a mixture of deductive and inductive methods. Grounded theory is the best-known form of qualitative data analysis. It is concerned with themes and theories that are developed inductively from the data. This form is found to be difficult and very time-consuming, as data saturation must be achieved (Jamieson, 2016, p. 399).

The process of data analysis consists of five main steps: Data preparation, data immersion, coding, generation of themes and abstraction into overarching themes (Jamieson, 2016, p. 400).

In the first step, **data preparation**, the written texts or audio files are converted into a form to work in a meaningful way (Tareef et al., 2018, p. 166). Interviews and focus groups are audio recorded and need to be transcribed. It also involves formatting the text and using word processing software to format the text into tables, which are then used for data analysis. In this process, the anonymization of data plays an important role. For this reason, participants should be given individual code names or pseudonyms (Jamieson, 2016, p. 400).

The second step is **immersion in the data**, which can only be done by reading thoroughly. The presence of the researchers is considered useful and the recording of the data is recommended. In this step it is very important to become highly familiar with the data to get a general idea of the themes contained in the data. In the Thematic Analysis, specific themes can be expected based on literature references (Jamieson, 2016, p. 400).

The next step is **data coding**. To form explanations and broad themes in the data, Creswell (2007 and 2012a) defines coding as the process of fragmenting and classifying text. During this coding process researchers should look for themes that relate to the research question (n.p.). The aim is to reduce the data by using coding to segment the transcript in a manageable and meaningful way. In general, data coding involves assigning labels or codes to different sections of text related to different problems (Jamieson, 2016, p. 491). There can be made differences while coding through different methods like "open" and "axial" coding. Open coding identifies the individual concepts, while the axial coding method refers to how connections are
made between groups and subgroups in a new way (Miles et al., 2005, n.p.). Through this step, themes or categories are organised from different sources and compared to explore motivating sections (Tareef et al., 2018, p. 166).

The generation of themes is the fourth step of the process. The aim of this step is to reduce the data obtained by grouping codes into themes or categories. Data is analysed to look for patterns and relationships between themes and to interpret them in relation to the literature. A reference to the literature allows for data verification (Jamieson, 2016, p. 401). In the final step of the process, data can be further abstracted by synthesising the results (Jamieson, 2016, p. 401).

![Figure 4 Process of Qualitative Data Analysis](source: Jamieson (2016), p. 400)

**3.1.4. Mix-method Techniques**

In the next part of the paper mix-method techniques are analysed in greater detail to create a better understanding of the different instruments used.

**Structured Questionnaire**

A structured questionnaire consists of a series of standardised questions. These have a fixed scheme in which the exact wording and the order of the questions are fixed. This tool is often used in quantitative research. The questionnaires consist of open and closed questions. However, in order to analyse the results in a meaningful way closed questions are used. Both unplanned follow-up questions and new questions may not be added once data collection has begun (Cheung, 2021, p. 1f). The quality of questionnaires depends on different factors like their length, the order of the individual questions and on the choice of wording. In addition, the order of answers in the case of closed questions also plays a significant role (Fowler, 1995, p. 2ff).
Semi-structured Interview

A semi-structured interview is an interview setting where the basic objective and a repertoire of questions are predetermined. However, the questions or their sequence can vary. It allows the interviewer more freedom in conducting the interview compared to a structured interview with closed questions. Accordingly, the results and conduct of the interview can vary greatly from one interview to another (Fylan, 2005, p. 66). Semi-structured interviews can be conducted individually or in groups. To control the interview situation, guidelines are often used as a structuring aid (Kallio et. al, 2016, p. 2955).

3.2. Research Design

In this thesis two research designs are used: one research design for quantitative research and one for qualitative research. The quantitative research was conducted as part of a study by the Institute for Retailing, Sales and Marketing at the Johannes Kepler University Linz. This design was developed by Univ.-Prof Dr. Teller, Head of the Institute for Retailing, Sales and Marketing at the Johannes Kepler University Linz, and Dr. Ernst Gittenberger, Head centre of Retail and Consumer Research, and was provided to the authors (see Appendix).

The structured questionnaire is divided into five different parts:

- Demographic data
- Phase 1: Before phase
- Phase 2: Now phase
- Phase 3: After phase
- Phase 4: Shopping behaviour in general & statistics

At the beginning of the questionnaire, demographic data such as gender, age, state of primary residence and postal code were requested. After these introductory questions, the main part of the questionnaire began. In the different phases (initial phase, now phase, after phase), basically the same questions were asked to detect and identify the change or maintenance of a behaviour.

In the initial phase questions were asked to find out how the behaviour changed at the beginning of the Corona crisis. After the first Corona cases were reported in Austria, the stores were still open, but it was already foreseeable that they would close in the next few days (Teller & Gittenberger, 2020, p. 2). The second phase, the now phase, was about the current situation. Stores in Austria were closed, with the exception of grocery stores, drug stores, tobacconists,
and pharmacies (Teller & Gittenberger, 2020, p. 6). For this reason, this phase was about current feelings and behaviours. In the after phase, respondents were asked to imagine that the crisis situation was over (Teller & Gittenberger, 2020, p. 9). The goal of this phase was to determine whether and to what extent behaviour would change after a crisis. The last section of the questionnaire asked about general shopping behaviour, as well as household size and net income. The aim was to determine whether different variables had an influence on purchasing behaviour (Teller & Gittenberger, 2020, p. 13f).

The qualitative research, i.e. the semi-structured interviews, was also conducted as part of a study by the Institute for Retailing, Sales and Marketing at the Johannes Kepler University Linz. This design was provided by Univ.-Prof Dr. Teller, Head of the Institute for Retailing, Sales and Marketing at the Johannes Kepler University Linz, and Dr. Ernst Gittenberger, Head centre of Retail and Consumer Research, and was provided to the authors (see Appendix).

As in the quantitative research, this interview is also divided into different phases:

- Opening
- Introduction
- Phase 1: Before Phase
- Phase 2: Now phase
- Phase 3: After phase
- Ending
- Characterization of the interviewee

At the beginning of the survey, the purpose of the survey was explained to the interviewees. Then the importance of the topic and the different phases were explained to give the interviewees an overview of what they had to expect. This served to remove the tension and should help to build confidence. After these explanations, the interview began with the three main phases. First, respondents were asked about the before phase. In this phase, all stores were still open, although the first Corona cases appeared. Consumers were coming into contact with the virus for the first time. During the now phase, the government had already taken actions into place. Shops, with the exception of grocery stores, drugstores, tobacco stores and pharmacies, were closed. People were only allowed to leave the house to buy food, to work, or to help other people who needed support. Phase 3 dealt with the period after the Corona crisis. The interview continued with the final phase. Here the interviewee was asked
about the most important experiences and a summary of the entire interview and the most important facts were repeated and summarised. The interview ended with the collection of demographic data (Teller, 2020, p. 1ff).

3.3. Mixed Analysis

In this chapter of the master thesis the individual analysis steps for both the quantitative and qualitative research are explained. Since the quantitative research was conducted first, this chapter starts to describe the procedures and analysis steps for the quantitative data. To analyse the results of the quantitative data, the results are coded numerically, i.e., quantitatively, in SPSS. This means, for example, that the answer "much less" is numbered as 1, while the answer "much more important" is numbered as 5. All questions and answers are coded and numbered according to this scheme. Then, these quantitative data are analysed using discriminant analysis (2.6.). The steps listed theoretically in chapter 2.6. are now put into practice and applied to this case. In the next step, the procedure and analysis steps of the qualitative research are described. In this part of the thesis, the interviews are first interpreted and entered into MAXQDA. Then, categories and codes are created based on the master thesis and questions.

3.4. Setting

The quantitative research consists of questionnaires that are equipped with relevant questions, which mainly contain questions about the purchasing behaviour of elderly. This survey was conducted web-based and paper-pencil-based. In this procedure, the snow-ball system was applied by the Institute for Retailing, Sales and Marketing. This means that the persons were asked at the end of the questionnaire whether they could recommend other persons for further research. In this way, the surveyed were selected and interviewed in a targeted manner.

In addition to this quantitative research, the results of qualitative research are also used. The interviews were conducted online via Zoom and in person, and they were subsequently recorded and transcribed. The expert interviews provided a deeper insight into the topic of the purchasing behaviour of elderly in times of crisis from the perspective of those affected. As with quantitative research, the snowball system was also used in this survey.
In both surveys, quiet and pleasant rooms were chosen to avoid interruption. In order to collect representative and valid data, it was important to conduct the interviews and have the questionnaires completed undisturbed. This excluded third persons who could possibly influence the respondents.

3.5. Sampling

The quantitative part of the survey comprises about 120 interviews. The majority of these respondents are over 60 years old. Here, as in qualitative research, emphasis was placed on gender diversity, as well as age diversity. In this research it was also important that the respondents were based in Austria and had experienced the first COVID 19 lockdown in Austria. This was followed by a qualitative survey. About 40 people from different customer groups were interviewed. In order to obtain a meaningful and relevant result, 21 of these interviews were conducted with participants under 30 years of age and about 19 of them were older than 60. Furthermore, these persons had permanent residence in Austria and they had experienced the first COVID 19 lock-in, which took place in Austria in 2020. In addition, the diversity of gender was relevant in order to obtain a representative result.

In both the quantitative and qualitative data collection, older persons (+60 years) were defined as the focus group. However, it should be noted that the interviews were conducted with both groups (young, under 30 years and older, over 60 years). The focus of this thesis is the buying behaviour of the elderly, but the responses of younger people are equally relevant. The reason for this is that the correlations between buying behaviour and the different age groups can be analysed in more detail. Furthermore, changes can be found, which could lead to a more meaningful analysis.

Population

In order to represent the entire population of Austria, data from Statista and Statistic Austria was analysed. Thus, it can be determined whether the respondents nearly represent the entire population. The number of older people in Austria has increased from year to year. Currently, the number of the 65+ generation is 19.5% of the total population (Statista, 2022).
According to Statistic which was analysed in 2020, the majority of the elderly are female. Based on the statistics, it is evident that the life expectancy of women is higher than that of men. According to Statistics Austria, the life expectancy of women in 2020 was 83.7 years and that of men 78.9 years (Statistik Austria, 2022).
In addition, according to Statistics Austria, it was found that in 2021 the older persons live alone in a private household. Furthermore, according to the statistics, it is evident that the elderly lead a household together with one person (Statistik Austria 2022).

The information on household income was also relevant for the study of this thesis. According to Statistics Austria, the average gross income of female senior citizens is € 1.219 and of male senior citizens € 2.104 in year 2021 (Statistik Austria, 2022).

### Figure 7 Life Expectancy of the Elderly
Source: Statistik Austria, 2022

<table>
<thead>
<tr>
<th>Jahr</th>
<th>Frauen</th>
<th>Männer</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>83,7</td>
<td>78,9</td>
</tr>
<tr>
<td>2010</td>
<td>83,1</td>
<td>77,7</td>
</tr>
<tr>
<td>2000</td>
<td>81,1</td>
<td>75,1</td>
</tr>
<tr>
<td>1990</td>
<td>78,9</td>
<td>72,2</td>
</tr>
<tr>
<td>1980</td>
<td>76,1</td>
<td>69,0</td>
</tr>
<tr>
<td>1970</td>
<td>73,4</td>
<td>66,5</td>
</tr>
<tr>
<td>1960</td>
<td>71,9</td>
<td>65,4</td>
</tr>
</tbody>
</table>

### Figure 8 Household Size of Elderly
Source: Statistik Austria, 2022

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Personen in Privathaushalt</td>
<td>2.139.400</td>
<td>1.293.800</td>
<td>1.102.800</td>
<td>1.229.800</td>
<td>1.246.800</td>
</tr>
<tr>
<td>Letzt in Partnerschaft</td>
<td>75.300</td>
<td>450.000</td>
<td>655.400</td>
<td>897.000</td>
<td>999.600</td>
</tr>
<tr>
<td>Letzt als Ehepartner</td>
<td>39.100</td>
<td>340.400</td>
<td>528.400</td>
<td>781.100</td>
<td>810.400</td>
</tr>
<tr>
<td>Letzt in Lebensgemeinschaft</td>
<td>50.300</td>
<td>306.000</td>
<td>227.000</td>
<td>150.000</td>
<td>90.000</td>
</tr>
<tr>
<td>Letzt in Partnerschaft ohne Kinder</td>
<td>50.300</td>
<td>202.000</td>
<td>122.900</td>
<td>255.100</td>
<td>376.000</td>
</tr>
<tr>
<td>Letzt als Ehepartner ohne Kinder</td>
<td>8.700</td>
<td>68.000</td>
<td>62.200</td>
<td>135.000</td>
<td>820.000</td>
</tr>
<tr>
<td>Letzt in Lebensgemeinschaft ohne Kinder</td>
<td>47.900</td>
<td>261.600</td>
<td>73.700</td>
<td>49.700</td>
<td>67.300</td>
</tr>
<tr>
<td>Letzt in Partnerschaft mit Kinder</td>
<td>28.100</td>
<td>185.600</td>
<td>715.900</td>
<td>479.800</td>
<td>133.800</td>
</tr>
<tr>
<td>Letzt als Ehepartner mit Kinder</td>
<td>39.400</td>
<td>262.500</td>
<td>565.200</td>
<td>593.400</td>
<td>310.800</td>
</tr>
<tr>
<td>Letzt in Lebensgemeinschaft mit Kindern</td>
<td>4.900</td>
<td>123.300</td>
<td>222.300</td>
<td>84.400</td>
<td>22.000</td>
</tr>
<tr>
<td>Letzt als Erbe teil in Ein- Eltern</td>
<td>2.400</td>
<td>23.100</td>
<td>60.800</td>
<td>80.600</td>
<td>44.500</td>
</tr>
<tr>
<td>Letzt als Kind in Familie</td>
<td>2.012.300</td>
<td>208.400</td>
<td>58.800</td>
<td>35.400</td>
<td>22.800</td>
</tr>
<tr>
<td>Alleinlebend</td>
<td>56.000</td>
<td>235.000</td>
<td>175.000</td>
<td>213.200</td>
<td>279.000</td>
</tr>
<tr>
<td>sonstiges Haushaltsmitglied</td>
<td>63.300</td>
<td>72.000</td>
<td>25.800</td>
<td>20.400</td>
<td>30.100</td>
</tr>
</tbody>
</table>
The quantitative data was entered into SPSS as described earlier. Numbers were assigned to the answers to convert the words into numbers. After this numbering was done for all questionnaires, the independent samples t-Test took place. The first step was to determine which dependent and independent variables should be applied. In our case age, gender, household size, income and shopper types were set as independent variables. Afterwards the authors specified which hypothesis should be reviewed. In this context, three main hypothesis were formulated. The aim was to find out whether there is a relationship between the independent variables and the shopping behaviour. In addition it should be possible to find out whether there is a relationship between the independent variables and the online shopping behaviour. The last hypothesis deals with the Coronavirus. It should be possible to find out whether there is a connection between the independent variables and the Coronavirus. The main focus was on the mentioned independent variables. In addition, it is worth noting that the data has been cleaned before analysis in order to obtain error-free results.

**t-Test**

Categories and Codes

After the interviews were completed they were transcribed. The interviews took place in the interviewees’ native language, i.e. in German. During the transcription, the filler words were omitted and the text was translated into standard German, as a large proportion of interviewees answered the questions with an Austrian accent. At the end of each interview certain demographic data were asked to obtain information about the interviewees. In addition, important information such as date, time, place, length, interviewer and interviewees were mentioned in the transcription header. The interviewees were numbered to protect anonymity.

Afterwards, these interviews were imported to the Software MAXQDA, which is a common qualitative research software. First of all, sections were created in MAXQDA based on the interview guideline. These sections were called beginning phase, now phase, after phase. Codes were defined to obtain qualitative and representative results. According to the literature, coding either starts from the text or takes a set of categories as a starting point, such as content
analysis (Flick, 2009, p. 330). In this thesis, both strategies were used. Firstly, the codes were created based on the interview guide, with the help of the content analysis. Secondly, open coding took place. The aim was to reflect the content of the interviews. In this process the data itself was created and developed. In the next step, the codes were grouped into categories and systematically ordered. In this case, the phases (Beginning, Now and After phase) were used as categories. The table below illustrates the codes and categories that were created and used. For each of the comparison groups (<30 years and +60 years), the same codes were used for the "before" phase, the "during" phase and the "after" phase (see the example for the before phase for both age groups). In the end of every interview there was a question about a short summary as well as a question about the main learnings.
Codesystem

Einleitung

Vor der Phase
Generelles Empfinden
- Sonstiges
- Keine Gefühlsregung
- Positiv
- Ablehnung
- Angst
Stationärer Handel
- Toilettenpapier
  - auf Vorrat
  - normal
- Gründe-Veränderung
  - Sonstiges
  - auf Vorrat
  - Sicherheit
  - Medien
  - Panik
- Wie oft
  - Täglich
  - alle 2-3 Tage
  - Wöchentlich
  - Gar nicht
- Wieviel
  - Durchschnittseinkauf
  - Großeinkauf
Wo
- Sonstiges
- Einkaufszentrum
- am Weg in die Arbeit
- im Ort
Was
- Sonstiges
- Kleidung
- Drogerie
- Medikamente
- Lebensmittel
- Keine Veränderung
- Veränderung

Online-Handel
- Veränderung
- keine Veränderung
- Onlinehandel
- Kein Onlinehandel
Kriterium
- Biologisch/Nachhaltigkeit
- Freundlichkeit
- Service
- Erreichbarkeit
- Preis
- Parken
- Auswahl/Verfügbarkeit

Erfahrungen
- Sonstiges
- Keine Veränderung
- Gelernt
Zusammenfassung

Einflussfaktoren des Wandels
- Technological
- Socio-economic
- Governmental
- Cultural
- Social
- Psychological
- Personal

Figure 10 Codes
Source: own
**Intercoding**

After coding, an intercoding was carried out to check the reliability. The aim was to analyse the data in a consistent and standardised way. Percentage agreement was used as the intercoder reliability technique as this was the best fit for this study (O'Connor & Joffe, 2020, p. 1). The authors worked on the identical document in pairs and independently of each other and coded it according to the agreed and predefined codes. These two identical documents were processed by different computers in the same MAXQDA project. According to the checks, the average number of matching codes for people up to 30 years is about 97.65% and for people 60+ is about 82.91%.

![Figure 11 Intercoding < 30 years](image1)

![Figure 12 Intercoding > 60 years](image2)

### 3.6. Empirical Findings

In the next part of the master's thesis, the empirical results for each research method are listed. It starts with the results of the quantitative survey and in the second part the results of the qualitative survey follow. It should be mentioned in advance that the surveys were conducted in German and for this reason German terms are used in the statistical graphs.

#### 3.6.1. Quantitative Survey

The evaluation was carried out with the help of the statistical programme IBM SPSS Statistics 27 for Windows. A t-test for independent samples were used to answer the questions. “T-test for independent samples” as well as "single factor analysis of variance" represent the same procedures with the same prerequisites. It is important to mention, that the significance level for all tests was set at $p = 0.05$.

**Age**

The mean age of the sample was $M = 71.56$ (SD = 11.023). The youngest person in the sample was 23 years old and the oldest person was 86 years old. The most frequent value for age is 78, which means that the majority of respondents reported being 78 years old at the time of the interview.

In terms of age categories, most people from the sample are in the age category "70 to 75 years" or "older than 75 years".
Figure 13 Statistic: Age I

Figure 14 Statistic: Age II

Statistics

<table>
<thead>
<tr>
<th>Alter</th>
<th>N</th>
<th>Valid</th>
<th>Missing</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 bis 29 Jahre</td>
<td>3</td>
<td>2.6</td>
<td>2.7</td>
</tr>
<tr>
<td>40 bis 49 Jahre</td>
<td>2</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>50 bis 59 Jahre</td>
<td>8</td>
<td>6.8</td>
<td>7.1</td>
</tr>
<tr>
<td>60 bis 69 Jahre</td>
<td>11</td>
<td>9.4</td>
<td>9.7</td>
</tr>
<tr>
<td>70 bis 75 Jahre</td>
<td>40</td>
<td>34.2</td>
<td>35.4</td>
</tr>
<tr>
<td>Älter als 75 Jahre</td>
<td>49</td>
<td>41.9</td>
<td>43.4</td>
</tr>
<tr>
<td>Gesamt</td>
<td>117</td>
<td>96.6</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Figure 15 Statistic: Age III
**Gender Distribution**

With regard to gender distribution, men accounted for 34.2% and women for 65.8%.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>männlich</td>
<td>39</td>
<td>33.6</td>
<td>34.2</td>
<td>34.2</td>
</tr>
<tr>
<td>weiblich</td>
<td>75</td>
<td>64.7</td>
<td>65.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>114</td>
<td>98.3</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>0</td>
<td>1.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>116</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Figure 16 Statistic: Gender**

**Number of people living in one Household**

The majority of the people interviewed stated that they live in a household as a couple with one other person (57.1%). 33.9% stated that they live alone in a household. 9 people (8%) stated that they live in a household with three other people and two people live with three or more than three people.

**Figure 17 Statistic: Household**
Level of monthly Net Income

Most people in the sample reported having a net monthly income between €1,001 and €2,000 (27.4%). In comparison, 26.5% mentioned having a net monthly income between €2,001 and €3,000.

Descriptive statistics of the individual items on general shopping behaviour.

For the item “Shopping is really fun…” a mean of \( M = 2.25 \) (SD = 1.613) and a median of 3 were calculated. For this item, there was a tendency towards negative to medium response behaviour.

With regard to the item “I only go shopping when I really have to…”, the mean value was \( M = 3.32 \) (SD = 1.423) and the median was 3. This showed a medium (neutral) response tendency.

For the item “When shopping, the quality of the products is most important to me”, a mean value of \( M = 4.37 \) (SD = 1.038) and a median of 4 were found. With regard to this question, the respondents showed a positive tendency to answer.
For the item “When shopping, the prices of the products are most important to me...” a mean value of $M = 3.14$ (SD = 1.477) and a median of 3 were calculated. Accordingly, a neutral response tendency was found here.

With regard to the item "When shopping, the experience is the most important thing for me...", a tendency towards a negative answer could be determined. A mean value of $M = 2.08$ (SD = 1.525) and a median of 2 were calculated.

For the item “Shopping I like to go to meet other people...” again a neutral response tendency was found with a mean of $M = 3.14$ (SD = 1.748) and a median of 3.

The percentage distribution of the response frequencies can be graphically represented using stack diagrams (Likert plots).

Figure 19 Statistic: Shoppertypes
Hypothesis Reviewed and Analysed

1. There is a correlation between the independent variables and shopping behaviour. (Q29)

In order to investigate whether there are significant mean differences between the groups with regard to the items investigated on shopping behaviour, the authors consider a t-Test for independent samples. In the t-Test output, the authors obtain a prerequisite test for this, the Levene test for equality of variance. Thus, variance homogeneity is assumed if no significant result is obtained. Then the line "variances are equal" is interpreted. If the result is significant, the authors must look at the line "Variances are not equal".

a. There is a difference between "younger" and "older" people in terms of perceived change in shopping behaviour. (Q29).

<table>
<thead>
<tr>
<th>Group Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>N</td>
</tr>
<tr>
<td>Mean</td>
</tr>
<tr>
<td>Std Deviation</td>
</tr>
<tr>
<td>Std Error Mean</td>
</tr>
<tr>
<td>Dazu allgemein, wie stark glauben Sie sich Ihr Verhalten rund um den Kauf verändert haben?</td>
</tr>
<tr>
<td>Jung</td>
</tr>
<tr>
<td>Alt</td>
</tr>
</tbody>
</table>

Figure 20 Shopping Behaviour: Age - Group Statistics

The t-Test underline that there was no significant difference in means between the age groups t(103) = 1.889, p = .062

<table>
<thead>
<tr>
<th>Levene's Test for Equality of Variances</th>
</tr>
</thead>
<tbody>
<tr>
<td>t</td>
</tr>
<tr>
<td>3.226</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Equal variance assumed</th>
</tr>
</thead>
<tbody>
<tr>
<td>t</td>
</tr>
<tr>
<td>2.427</td>
</tr>
</tbody>
</table>

Figure 21 Shopping Behaviour: Age - t-Test
b. There is a difference between men and women in terms of a change in shopping behaviour after the pandemic.

![Figure 22 Shopping Behaviour: Gender - Group Statistics](image)

No significant mean difference could be found between the genders for this item \( t(104) = -1.564, p = .121 \).

![Figure 23 Shopping Behaviour: Gender t-Test](image)

c. There is a difference between people with a low or high income in terms of a change in purchasing behaviour after the pandemic.

![Figure 24 Shopping Behaviour: Income - Group Statistics](image)

Again, no significant difference could be found between people with different levels of income \( t(83) = -1.384, p = .170 \).
2. There is a relationship between the independent variables and online shopping behaviour. (Q2)

a. There is a difference between younger and older people in terms of online shopping behaviour.

![Figure 26 Online Shopping Behaviour: Age - Group Statistics](image)

Regarding the age, no significant group difference could be found in any of the items. To describe the result, these are the findings for each of the items:

- “Much more dissatisfied”: t(3,385) = -1.247, p = .292.
- “A much worse shopping experience”: t(3,115) = -1.189, p = .317.
- “Much more disloyal”: t(3,115) = -1.189, p = .317.
- “These shops visited much less frequently”: t(3,338) = -0.443, p = .685.
- “Spent much less there than usual”: t(3,417) = -.764, p = .494.

![Figure 27 Online Shopping Behaviour: Age - t-Test](image)
b. There is a difference between men and women in terms of online shopping behaviour.

<table>
<thead>
<tr>
<th>Gender/Item</th>
<th>Mean Difference</th>
<th>Std. Error Mean Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fare not available</td>
<td>-287</td>
<td>.217</td>
</tr>
<tr>
<td>Online shopping visits much less</td>
<td>-281</td>
<td>.217</td>
</tr>
<tr>
<td>Much more dissatisfied</td>
<td>-2.291</td>
<td>.775</td>
</tr>
<tr>
<td>A much worse shopping experience</td>
<td>-2.291</td>
<td>.775</td>
</tr>
<tr>
<td>Much more disloyal</td>
<td>-2.291</td>
<td>.775</td>
</tr>
<tr>
<td>Spent much less there than usual</td>
<td>-1.298</td>
<td>.219</td>
</tr>
</tbody>
</table>

Figure 28 Online Shopping Behaviour: Gender - Group Statistics

A significant difference in the mean response behaviour between the genders was found for the item "these shops visited much less frequently" t(13) = -2.828, p = .014. In comparison, the other items do not show a significant difference between the genders.

- "Much more dissatisfied": t(13) = -2.291, p = .775.
- "A much worse shopping experience": t(13) = -2.291, p = 1.000.
- "Much more disloyal": t(13) = -2.291, p = 1.000.
- "Spent much less there than usual": t(13) = -1.298, p = .219.

Figure 29 Online Shopping Behaviour: Gender - t-Test
c. There is a difference in online shopping behaviour between people with different incomes.

<table>
<thead>
<tr>
<th>Nettoeinkommen</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>sehr viel unzufrieden</td>
<td>6</td>
<td>3.33</td>
<td>.916</td>
<td>.333</td>
</tr>
<tr>
<td>Niedrig</td>
<td>12</td>
<td>2.92</td>
<td>.289</td>
<td>.083</td>
</tr>
<tr>
<td>ein wenig schlechtes Einkaufserlebnis</td>
<td>6</td>
<td>3.17</td>
<td>.408</td>
<td>.167</td>
</tr>
<tr>
<td>Niedrig</td>
<td>12</td>
<td>3.00</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>sehr viel unreifer</td>
<td>6</td>
<td>3.17</td>
<td>.408</td>
<td>.167</td>
</tr>
<tr>
<td>Niedrig</td>
<td>12</td>
<td>3.08</td>
<td>.289</td>
<td>.083</td>
</tr>
<tr>
<td>diese Shops viel weniger oft besucht</td>
<td>6</td>
<td>2.83</td>
<td>.408</td>
<td>.167</td>
</tr>
<tr>
<td>Niedrig</td>
<td>12</td>
<td>2.77</td>
<td>.439</td>
<td>.122</td>
</tr>
<tr>
<td>dort viel weniger ausgegeben als üblich</td>
<td>5</td>
<td>3.20</td>
<td>.447</td>
<td>.200</td>
</tr>
<tr>
<td>Niedrig</td>
<td>12</td>
<td>2.75</td>
<td>.522</td>
<td>.179</td>
</tr>
</tbody>
</table>

Figure 30 Online Shopping Behaviour: Income - Group Statistics

The t-Test showed that there was no significant difference between low-income and high-income people with regard to the different items that capture online shopping behaviour.

- “Much more dissatisfied”: t(5.635) = 1.213, p = .274.
- “A much worse shopping experience”: t(5) = 1.000, p = .363.
- “Much more disloyal”: t(7.597) = .447, p = .667.
- “These shops visited much less frequently”: t(10.502) = .311, p = .762.
- “Spent much less there than usual”: t(10.546) = 1.675, p = .123.

Figure 31 Online Shopping Behaviour: Income - t-Test
3. There is a correlation between the independent variables and Coronavirus affectedness. (Q27)

a. There is a difference between "young" and "old" people with regard to the perception of being affected by the Coronavirus.

<table>
<thead>
<tr>
<th>Group Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wie stark empfinden Sie sich durch die Entwicklungen rund um den Corona-Virus persönlich betroffen?</td>
</tr>
<tr>
<td>Jung</td>
</tr>
<tr>
<td>Alt</td>
</tr>
</tbody>
</table>

Figure 32 Coronavirus: Age - Group Statistics

No significant difference between the groups could be found using a t-test $t(109) = 1.721, p = .088$.

b. There is a difference between men and women in their perception of being affected by the Coronavirus.

<table>
<thead>
<tr>
<th>Independent Samples Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Levene’s Test for Equality of Variances</td>
</tr>
<tr>
<td>Equal variances assumed</td>
</tr>
<tr>
<td>Equal variances not assumed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student’s t-Test for Equality of Means</th>
<th>Mean Difference</th>
<th>Std Error Difference</th>
<th>95% Confidence Interval of the Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower</td>
<td>Upper</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.721</td>
<td>1.114</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 33 Coronavirus: Age - t-Test

There was also no significant group difference between the genders $t(110) = -.137, p = .891$. The mean values of both groups assumed almost identical expressions.
c. There is a difference in the perception of being affected by the Coronavirus between people with low and high monthly net incomes.

![Figure 35 Coronavirus: Gender - t-Test](image)

![Figure 36 Coronavirus: Income - Group Statistics](image)

No significant mean difference could be found between people with low or high monthly net income with regard to the perception of being affected by the virus either $t(86) = 1.220, p = .226$.

![Figure 37 Coronavirus: Income – t-Test](image)
Summary
The results were tested for differences between the groups using the t-Test. For the first hypothesis, which is: "There is a correlation between the independent variables and shopping behaviour", no significant difference was found for any of the independent variables.

The second hypothesis, "There is a correlation between the independent variables and online shopping behaviour", was then tested. Again, the independent samples t-test was conducted to determine a significant difference in the means between the independent variables. Here, a significant difference in means was only found for the gender comparison. For this variable, this test yielded a significant result t(13,00) = -2.828, p = 0.014. For the item ...visited these shops much less, a mean response tendency of M = 3 (SD = .000) was found for the women and a mean of M = 2.43 (SD = .679) for the men.

The last hypothesis states that the t-Test for variable Q27 does not yield a significant difference in means for any of the groups. For all independent variables, the value of p was greater than 0.05, which means that no differences between the groups can be assumed.

The following table can be created from these results.
<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Hypothesis confirmed</th>
<th>Hypothesis rejected</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 (Q29)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is a difference between “younger” and “older” people in terms of perceived change in shopping behaviour.</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>There is a difference between men and women in terms of a change in shopping behaviour after the pandemic.</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>There is a difference between people with a low or high income in terms of a change in purchasing behaviour after the pandemic.</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>H2 (Q20)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is a difference between younger and older people in terms of online shopping behaviour.</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>There is a difference between men and women in terms of online shopping behaviour.</td>
<td>✓</td>
<td>x</td>
</tr>
<tr>
<td>There is a difference in online shopping behaviour between people with different incomes.</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>H3 (Q27)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is a difference between &quot;young&quot; and &quot;old&quot; people with regard to the perception of being affected by the Coronavirus.</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>There is a difference between men and women in their perception of being affected by the Coronavirus.</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>There is a difference in the perception of being affected by the Coronavirus between people with low and high monthly net incomes.</td>
<td>x</td>
<td>✓</td>
</tr>
</tbody>
</table>
3.6.2. Qualitative Survey

The results of the qualitative survey are evaluated using content analysis according to Mayring. Each phase is split into different categories. The authors divide the results into the 3 phases (before phase, now phase and after phase) and for each phase into the category "older than 60 years" and "younger than 30 years". Reasons for or against a change in behaviour when shopping in times of crisis were mentioned and explained several times by both groups.

In the next part of the work, the factors that led to a change in behaviour are discussed. Next, similarities and differences between the two comparison groups are shown. Subsequently, the factors that promote and hinder a change in shopping behaviour in times of crisis among older people are specifically addressed.

Code Frequencies

This part of the paper shows the code frequencies in a diagram. Only codes relevant to the research question were used and are illustrated here.

![Figure 38 Code Frequencies](image)

**Similarities**

The most frequently mentioned factors that led to a behavioural change in the shopping behaviour of both target groups were the restrictions imposed by the government. In order to contain the virus, the respondents were forced to adapt and change their behaviour. In addition to a nationally imposed lockdown and certain rules such as face masks and gloves, people were forced to adapt their shopping behaviour. This resulted in the most frequent change in shopping behaviour for all respondents.
Respondent 35 (male, 26 years): “Currently, there is also the mask requirement. Therefore, this is now also a little more convenient. Last week I have already made my purchase with a mask.”

Another factor that was also stated several times as an important factor influencing the change in shopping behaviour was safety and the protection of one's own health. Many of the respondents stated that they had changed their behaviour out of fear of the virus and its effects and had therefore adjusted and changed their purchases. The priority was to protect oneself, but the protection of vulnerable groups was also often mentioned.

Respondent 31 (male, 21 years): “Because I tried to secure myself from other people. I don't think, you know, the corona can kill me. But at the same time I have to be careful for all people I just try to buy whatever I want in once and after that try to stay in my home.”

Respondent 13 (male, 66 years): “This is because of the risk of infection. First, I don't want to be infected and I don't want others to be at risk.”

Due to the crisis, the problem of the extinction of local suppliers were increasingly pointed out and sensitised. Government restrictions impacted local providers. Restaurants had to close, as well as all non-food and drugstores. This has led to increased awareness of the need for support for local and regional providers. For this reason and to protect Austrian traditions, many of those interviewed stated that they pay more attention to shopping locally than ordering online.

Respondent 7 (female, 71 years): “What is important to me now is that I buy regionally. That means going to the farmers in the area.”

Due to the lockdown and the closing of the shops, many local shopping opportunities were completely excluded. Alternatively, they were able to shop online. Many of the older respondents cited technological capabilities as the most common barrier that did not lead to behaviour change. In contrast, younger respondents did not see technology as a barrier. Although they could master the technology, they did not make any online purchases because they wanted to support local suppliers.

Respondent 12 (female, 72 years): “No, no. I've never actually learned that, and I'm not going to learn it anymore. Because it's not necessary and because personal contact is very important for me.”
In addition, many of those surveyed said they were driven by emotions. Anxiety and fear were driving forces that triggered behavioural changes in many respondents. Through increased media consumption and exchange with other people, the emotion was often intensified and many of the respondents adapted their behaviour to the behaviour of others.

A high level of resilience was also often seen with elderly. Respondents often saw no need to adjust their behaviour and did not justify this. People often stated that they could defer material needs to a later date. Moreover some of the older respondents said they were reluctant to break a habit. Known patterns of behaviour should be retained and only changed and adapted in exceptional cases. The willingness to deviate from the familiar proved to be very low.

Respondent 14 (female, 61 years): “I am actually doing very well. My need for other material things is covered. At the moment I have no need to buy anything at all at the moment because I don't need anything.”

**Differences**

As younger people had access to social media platforms, the elderly were made aware of the crisis at a later point.

In terms of stockpiling, it became apparent that older generations generally stockpile more than younger generations and therefore did not need to hoard items in the pre-crisis period, whereas younger individuals stockpiled some items specifically one to two days before stores closed due to warnings from the media.

Respondent 4 (female, 70 years): “Actually always have a reserve at home and have not found it necessary to "hoard" any more.”

Due to various motives, however, a change in behaviour in stationary retail was observed in both groups during the crisis. While personal factors such as one’s health were mostly decisive for the older people, the younger people usually abided by the rules of the government to protect the elderly.

The two groups differed primarily in online shopping and the associated factors. Older groups of people avoided online shopping mostly related to technological factors, whereas younger people did not consider technological factors a barrier. However some of them changed their behaviour. They switched from global purchases (online) to local and regional purchases (in-
store). Furthermore the younger comparison group showed a change in behaviour and their aim was to maintain this.

The younger people more often stated that they missed shopping and specifically buying things, whereas the older people stated that they did not miss shopping in general and did not necessarily need things. What they mentioned however was that there was a lack of social contacts and that this had impacted their mental health negatively.

When the younger group had to make predictions as to how buying behaviour would change after the pandemic most of them answered that they would return to pre-crisis status fairly quickly. In addition to that, they intended to buy more regionally and locally, mainly for cultural and economic reasons, and to maintain this change in behaviour even after the crisis. In contrast, the majority of the +60 generation stated that they were more cautious at the beginning due to personal factors, but also wanted to return to their old shopping habits.

**Hindering or Supporting Factors of Elderly**

The elaborated results clearly show that there are significant factors that promote or hinder a behaviour change. In the next paragraphs, the authors will go into more detail about the factors that have encouraged or prevented behaviour change of older people. The arguments are always divided and summarised by different phases.

**Before phase:**

In the before phase, technological factors were frequently mentioned by a lot of people as obstacles to behavioural change, especially in the area of online shopping. Many older people had not dealt with that topic before and thus did not have the necessary knowledge and were not willing to acquire it. Moreover, compared to the younger ones, the older ones became aware of the situation later through limited sources of information (no social media). Therefore, they changed little in their shopping behaviour in the before phase because they saw no need for change.

Respondent 12 (female, 72 years): "I never actually needed the internet and never mastered it".

Respondent 6 (male, 65 years): “Ahh, not really. So I haven’t panicked about stockpiling now or stocking up on cans, toilet paper and the like because I trust that the supply is still there.”
Some elderly respondents mentioned psychological factors as a driving factor for behaviour change. In particular, people with health problems and those in need of medical care stated that they had preventively stocked up on these items for safety reasons, which supports behaviour change. In addition, personal protection was frequently seen as a motivating aspect for change in behaviour.

Respondent 15 (female, 68 years): “No, not really. The only thing I made sure is that I had medicines and bandages and things like that at home.”

Furthermore, the lack of availability of products was pointed out in some cases. The older groups of people had already narrowed down their preferred store choices and were thus able to fall back on substitute products from one supplier. This behaviour was justified by the fact that they preferred to shop locally rather than in overcrowded shopping centres. This, however, limited product choices.

Occasionally, government factors, especially a threat of closure or lockdown, were also mentioned as a motivation for a change in shopping behaviour.

Respondent 16 (male, 71 years): “The government has acted with great sense of proportion and has responded to the situation of people and businesses, which is also important.”

**Now phase:**

In the now phase, almost all respondents of the older generation changed their behaviour in some way.

The main reasons consistently cited by all elderly respondents were governmental factors. A nationwide lockdown, as well as regulations such as social distancing and visiting bans had forced the elderly group, as well as the others, to change their behaviour.

It was often stated that shopping had stopped entirely and close relatives or friends had taken over shopping for safety reasons. Shopping hours for vulnerable people had been restricted to a certain period of time and the elderly population had gone shopping separately from the other groups of people for safety reasons. As a result of these regulatory factors, shopping behaviour changed.

Respondent 13 (male, 66 years): “That's because of the risk of infection. Firstly, I don't want to be infected and I don't want others to be at risk.”
Similarly, older individuals cited psychological factors as one of the most common reasons for change in shopping behaviour. People were afraid and worried about the effects of the disease and for this reason had restricted themselves and had isolated themselves intentionally. As mentioned earlier, the elderly also often had a reduced need for everyday products such as groceries, drugstores and pharmacies. Out of fear and worry of falling ill, they often restricted their shopping behaviour or stopped it altogether, justifying this by saying that they did not need anything urgent anyway. Therefore, the shopping behaviour of this group had also changed.

Respondent 16 (male, 71 years): "No, nothing has changed there. I haven't shopped there since the crisis because I only shop there when it's almost impossible to do otherwise."

Technical barriers were cited as another reason for older people not to use online shopping at this stage. A change in behaviour with regard to online shopping was not found here.

Respondent 12 (female, 72 years): "I never really learned that and will never learn it"

Cultural factors were also frequently mentioned by the elderly. Supporting local suppliers was very important for the older group and led them to prefer shopping locally rather than ordering online. Local suppliers should survive and traditions such as farmers' markets and weekly markets were also particularly close to the hearts of this target group, as they were seen as an important part of Austrian culture. The cultural factor therefore often led to the fact that the elderly shopped even more at farmers' markets and local suppliers compared to the previous phase. This led to a change in shopping behaviour.

Respondent 7 (female, 71 years): "What is important to me now is that I buy regionally. That means trying to buy from the farmers in the neighbourhood or from the farm shop."

Governmental factors such as masks, gloves and disinfectants introduced for safety reasons often led older people to adjust their shopping behaviour as well. They spent less time, if any, in shops and kept their purchases to a minimum. Shopping as a social event, as it is often perceived by the older target group, changed greatly as a result of these government factors.

After phase:
After the COVID-19 crisis, the majority of respondents indicated that they generally wanted to return to their original shopping behaviour from before the crisis.
Increasingly, however, respondents indicated that they would like to promote and preserve cultural factors in the future, as events such as traditional Austrian markets and local suppliers would otherwise die out in the future. Therefore, a long-term shift in behavioural change away from global towards local shopping was mentioned.

Respondent 2 (male, 66 years): “For me, not so much will change because I have always made sure that regional suppliers have priority when I shop. And that is also evident now in the crisis, when the global paths are actually blocked. The future must not be the global economy, but the regional economy.”

The results show that there will be no change in online shopping behaviour even after the pandemic. The majority of older respondents indicated that they were not ready to engage with new technologies and had no need for them. Therefore, there would be no change in shopping behaviour towards increased online consumption in the subsequent phase either.

Respondent 3 (male, 62 years): “It might change one day, but not because of the crisis.”

However, many of the older people interviewed stated that especially during the first months post COVID they would not go on extended trips, because they wanted to take care of their health and the health of close relatives, and would nevertheless align their buying behaviour with the government’s recommendations. Furthermore, safety and caution factor played a big role and would lead to a change in initial buying behaviour and it was stated that psychological factors would also have an influence. External influences of the media and government would also have an impact on people’s emotions and perceptions, and would lead them to return their buying behaviour to its original pre-crisis state. Furthermore, older groups of people indicated that they had learned something from the lockdown and the associated regulations and would wear masks and gloves more in the future when shopping or on public transport. A change in shopping behaviour was visible there.

Respondent 6 (female, 65 years): “Yay! (laughs). I will observe it with caution. I assume that a lot of people will take advantage of this phase and storm the department stores, where I might not be part of this first movement right away, because Corona will still be an issue.”

In addition, respondents indicated that they would take care of their physiological and safety needs first before taking care of social needs. Shopping as a social event was considered less of a priority, as safety and health came first. Therefore, a sustainable change in behaviour will occur here.
4. Ethical Considerations

Particular emphasis on ethical considerations was placed while conducting the research. The aim was to protect the rights of research participants, to improve the validity of the research and to maintain scientific integrity. Above all, this was to ensure cooperation between science and society, as well as human rights and human dignity. According to Walker (2007, p. 36f) there are several aspects that should be considered when conducting research. Consequently, four aspects were emphasised during the research (Walker, 2007, p. 36f). The first and most important aspect was and is the voluntary nature of participation. Subjects agreed to participate without pressure or coercion. They had the right to drop out and leave the study at any time. They were assured that there would be no negative consequences for refusing to participate in the study.

The second aspect was to explain the purpose of this study and how the collected information would be used. The penultimate aspect was anonymity. The participants were assured that the data would only be used for the research purpose described and that personal information would not be shared under any circumstances. The interviews were conducted as part of the qualitative research. Before the researchers began recording, they obtained permission from the interviewees. Protecting the participants from threats or uncomfortable situations was the last aspect. Care was taken to ensure that participants did not feel attacked. For this reason, sensitive questions were not asked and gender was considered.

5. Discussion

In the past, only a few analyses and research have been conducted on the topic of the shopping behaviour of older people in times of crisis. For this reason, there is little literature to which the authors could refer and make comparisons. Nevertheless, the purchasing behaviour of older people on the one hand and the purchasing behaviour in times of crisis on the other hand have been investigated in greater detail.

Who are the buyers (age, gender, income, household size, shopper types)?

The authors Zniva & Weitzl (2016, p. 268f) examined the topic of ageing and consumer behaviour. They divided age into different areas such as chronological, biological, psychological and social age (Zniva & Weitzl, 2016, p. 268f). This distinction is also indicated in the research done for this thesis. It shows that older people’s consumer behaviour strongly depends on how they feel about shopping. In their study, Zniva and Weitzl (2016, p. 289f) used various literature to support their thesis. They concluded that chronological age is most
important for consumer behaviour (Zniva & Weitzl, 2016, p. 289f). In our study, however, chronological age proves to be less influential than psychological age.

In contrast, authors Arnold & Reynolds (2003, p. 90) addressed the issue of shopper types. Research by these authors has shown that hedonic motivations can dominate in a variety of areas. They also claimed that women with hedonic motivations perform better than men (Arnold & Reynolds, 2003, p. 90). These claims can only be partially supported by the research performed during this master's thesis, as gender has little to no influence on crisis buying behaviour. However, the study by Arnold & Reynolds (2003, p. 91) cannot be completely refuted as they did not conduct their analysis in times of crisis.

**Which factors influence shopping behaviour in times of crisis?**

A comparable study was conducted by Gittenberger & Teller (2020a, p. 5) in Austria. These authors analysed shopping behaviour in times of COVID-19. They found out that Austrians have a high level of trust in food retailers. Gittenberger & Teller (2020a, p. 4) did not make an age restriction in their study, but their results can still support the results of the present study. The result of this work confirms that older people rely on food retailing. Therefore, the majority of respondents did not buy supplies. Similarly, another paper by these authors has shown that the COVID-19 pandemic has also made regional retailing more important for online shoppers than before (Gittenberger & Teller, 2020a, p. 4). This cannot be fully confirmed by this work, as it turns out that online shopping has become less important. Respondents deliberately avoided online shopping in order to support local retailers, which can be attributed to cultural factors. Again, this can only be disputed in its entirety, as Gittenberger & Teller's (2020a, p. 1) study did not target older shoppers. Furthermore, authors Thangasamy & Patiker (2014, p. 40) describe that shopping behaviour can be influenced by various factors, such as cultural, social, personal and psychological. These factors also play an important role in times of crisis, as shown by the research in this paper. These factors have led to both behaviour change and behaviour retention.

**Role of Media**

In their work, Yang et al. found that the role of the media has a significant impact on panic buying. According to the authors, the influence of mass media can greatly affect individuals. (2019, p. 163). Similarly, Kilgo et al. believe that media can quickly and easily increase fear. (2019, p. 812).
This work has also clearly shown that the role of the media has a significant influence on purchasing behaviour. It was also found that young people access different media than older people and that younger people are much quicker to obtain information through tools such as the internet and social media compared to older people. The younger target group clearly showed a feeling of fear or anxiety more often and earlier than the older target group. The older group relied on more reliable sources of information for preparation than younger people. The younger ones often informed themselves via social media and therefore also frequently received and spread fake news, while the older ones relied on official government information. However, this study does not clearly suggest that panic buying is necessarily triggered by the media. Respondents rarely or only exceptionally resorted to panic buying or extreme stockpiling during the initial information phase.

**Habits after Crisis**

The author Sheth (2022, p. 282) asks whether habits will change again or even be maintained after the COVID-19 crisis. In general, it is expected that many habits will return to normal unless the habits used and relearned during the crisis lead to relief. Other drivers of habit change, particularly in consumer behaviour, are the changing and evolving nature of technology as well as the changing demographics (Sheth, 2002, p. 282). The study in this thesis supports this theory. It was found out during the survey that most respondents will return to their "old" habits as soon as the crisis is over. Many older people mentioned that the return to "normality" will take a little longer, as they will approach the process more cautiously.

### 6. Conclusion

This part of the paper concludes the Master's thesis and summarises the main research findings in relation to the research objectives and questions. The aim of this thesis was to investigate which factors motivate older people to change or not to change their shopping behaviour in times of crisis. Therefore the authors tried to answer the following research question and derived the below stated hypothesis from the literature review.

**"What are the factors that influence the elderly to change or not to change their shopping behaviour in times of crisis?"**

The results of the quantitative research have definitely shown that the independent variables such as age, gender, household size, income have no influence on the purchasing behaviour of elderly. The only independent variable where differences occur was gender when it came to online shopping.
Buying behaviour of elderly has been changed or maintained partly consciously but also unconsciously. Various factors had an influence on the buying behaviour of elderly and these were further illuminated by the qualitative analysis.

A lot of older people interviewed indicated that they had been pressured by the government to change and adapt their behaviour. The governmental factors have forced the elderly to change their purchasing behaviour. This was done through lockdowns and restrictions like social distancing. These governmental factors therefore support changes in purchasing behaviour of elderly in times of crisis.

In addition to governmental factors, older people also increasingly mentioned psychological factors, which have led to a change in behaviour among older people. Changes in behaviour, triggered by emotions such as fear for personal health or that of close relatives, were repeatedly perceived as reasons for the change and also support a change in the purchasing behaviour of elderly in times of crisis.

Cultural factors are seen as hindering factors for behavioural changes in the shopping behaviour of older people. Since older people generally regard cultural factors as important, there was hardly any change with regard to shopping behaviour. Pre-crisis shopping behaviour has been maintained by supporting local vendors versus global vendors. To protect Austrian culture, the elderly still preferred farmer markets or direct distribution from the farmer compared to online shopping.

The technological factor was cited as the most common factor for the lack of behavioural change. Many of the older people stated that they had no knowledge of new media and technologies and would therefore not change their shopping behaviour even in a crisis. For this reason, technological factors were mentioned several times as hindering factors for a change in the shopping behaviour of older people.

The respondents also showed a high degree of resilience. The willingness to expand one’s own knowledge with regard to new technologies and media was very low and therefore the technological factor could be perceived as an obstacle to behavioural changes of older people in times of crisis. It was also frequently pointed out to the older target groups that they currently do not need anything and can postpone their purchases to a later date without causing any major problems. The urge for change was not very high here. For this reason, resilience of the elderly is to be seen as a hindering factor.
Social factors, in turn, led elderly to change their shopping behaviour in times of crisis. With advice from family and friends and assigned roles in society. In addition, they often reported adjusting their shopping behaviour in times of crisis. Social factors can therefore be counted among the supporting factors for a change in shopping behaviour of elderly.

However, the majority of the older respondents stated that they wanted to return to their usual shopping behaviour after the crisis and were not aiming for any long-term changes in their shopping behaviour. In comparison to the younger group it can be said that elderly seem to be more resistant to change.

6.1. Implications

Practical implications as well as theoretical implications can be derived from the results and the literature review. The following part of the thesis deals with these two implications.

6.1.1. Theoretical Implications

This master thesis deals with a so far little researched question in the literature. The shopping behaviour of elderly in times of crisis and the associated motivation or hindering factors have hardly been researched during this time. The comparison with the younger group creates the opportunity to highlight differences, especially with regard to the factor age. Likewise, there is hardly any up-to-date information in the existing literature on the motives for or against changes in shopping behaviour, since the target group was particularly protected at the time and had little access to it.

The results of this work support the study by Gooding et al. (2012, p. 262). This work clearly showed that older people are more resilient than young adults. This has led to the fact that the behaviour of older people has only been changed by governmental regulations.

The closest match to the literature is in the area of online shopping. Both the authors Lian & Yen (2014, p. 134) and our analyses have shown that older consumers face several barriers when shopping online compared to younger ones. The reason for this was analysed by this master thesis. These are mainly that older consumers both consciously avoid it and do not have an internet connection at home. Furthermore, the results of this work do not support the study of Gittenbeger & Teller (2020a, p. 4) in that online shopping are becoming more important, but on the contrary, both older and younger consumers focus much more on local suppliers and consciously avoid online shopping.
However, there is also a similarity between the study by Gittenberger & Teller (2020a, p. 5) and this paper. Both studies showed that Austrians have a high level of trust in Austrian food retailing. The work of Gittenberger and Teller (2020a, p. 5) focused on the Austrian population and made no distinction between age groups. Therefore, this work can be used as both an underpinning and a complement.

Furthermore, this study and the study by Thangasamy & Pratiker (2014, p. 40) showed that shopping behaviour is influenced by different factors. The work of these two authors was not related to the crisis situation but examined it in general. Therefore, this paper adds to the existing literature by describing the influencing factors in times of crisis in more detail.

6.1.2. Practical Implications

Pay Attention to Older People

According to the results of the study more attention should be paid to older consumers. Although these people are neglected, the contribution of older people to the economy and the consumer market should not be ignored. As described in the introduction the number of older people is increasing. For example, the number of the 60+ generation is expected to reach 2 billion by 2030. However, the findings of this thesis show that marketing seems to neglect older consumers significantly. Campaigns are predominantly targeting younger consumers, which definitely should change. The available potential and purchasing power of the elderly must not be underestimated.

Promoting Regionality and Sustainability

This thesis shows that while older consumers have always placed importance on regionality, younger consumers are also moving in this direction. This issue is more questioned and supported by younger consumers. Therefore, it is particularly important to place more emphasis on regional products. In addition to regionality, the topic of sustainability was also frequently mentioned. The surveyed consumers state that they are paying much more attention to sustainability as a result of the crisis and are consuming significantly more sustainable products.

Pay more Attention to the Value of Physical Shopping

The world is becoming more and more digital, and technology is gaining importance every day. Although it is commonly presumed that digitalisation is the most crucial aspect in attracting customers these days, it has been shown that both older and younger consumers are increasingly coming to value physical shopping much more. The results show that despite the
limitations of shopping respondents have not switched to the online option. On the contrary, even the younger generation has limited online shopping to support local vendors.

6.2. Limitations and Further Research

During the research and data collection, different limitations emerged. In addition, this work should serve as a basis for further research.

6.2.1. Limitations

Every empirical study has its limitations, and so does this study. One of the most important factors limiting the results of this study is quantitative research. Some of the questionnaires were not fully completed and some topics were omitted altogether. Therefore, not all of the data could be used for analysis. In addition, the questionnaires were completed by the respondents themselves rather than by an interviewer. As a result, questions might have been misinterpreted and answered incorrectly. Another limitation is the local restriction of the survey to Austria. Other cultural groups were therefore not included. This means that respondents with the same cultural background were interviewed, which affects the results.

Another limitation of this study was that the majority of the elderly did not have Internet access at home. As a result, questions about online shopping were omitted or deleted. For this reason, only a limited number of changes in online behaviour could be detected or examined in more detail. In addition, the middle aged group was not considered. The main focus was on the elderly and the younger generation was merely used for comparison. The middle aged people were completely disregarded. Since mainly young and older people were surveyed it is not possible to clearly show how the age progression can be mapped and whether trends can be identified here as to when the decline in willingness to change begins.

In addition, the availability of individuals, particularly the elderly, during the COVID-19 pandemic was seen as a limitation. Many people generally avoided contact with other groups of people out of self-protection, so it cannot be said with certainty that all groups of people with different backgrounds were covered. Due to Corona guidelines some of the surveys were web-based, which can also be considered a limitation, as more information can be obtained through face-to-face interviews.
6.2.2. Further Research

Methodological
Another methodological investigation should be "observation" to enable different perspectives. This method could be used to analyse both unconscious and conscious buying behaviour in times of crisis in greater detail. In addition to the observation method, a survey or investigation can also be conducted in the middle age group. In the present study, the focus was on the older or younger age group. Therefore, it would be useful to also look at the middle age group and study their behaviour. It should not be forgotten that the present middle-aged group represents the future elderly group. In this context it is recommended to conduct another survey with older people in the future, as the new generation ("Internet" generation) is getting older and thus the topic of online shopping will play a more important role for older people in the future.

Practical
This work can serve as an important basis for further research. The information obtained can be used to verify whether and to what extent the prediction came true after the crisis. Interviews were conducted during the crisis and individuals were asked how they would react or behave after the crisis. Many of these people stated, for example, that they would pay more attention to regionality than before the crisis and wanted to support local suppliers more, in order to reduce online shopping in the same course. It would now be very interesting to analyse the extent to which the predicted change in behaviour has occurred and been maintained.
References


https://doi.org/10.1177/0092070399272005


https://doi.org/10.1177/1360780418811966

https://doi.org/10.1152/physiolgenomics.00089.2020


https://doi.org/10.1016/j.jretconser.2021.102587


Appendices

Interview guide

(Project: Changes in shopping behaviour and consumer ethics in times of crisis)

<table>
<thead>
<tr>
<th>Interview phase</th>
<th>Stimulus</th>
</tr>
</thead>
</table>

**Opening - purpose of the survey**

The aim of this interview is to describe the change in your shopping behaviour from the appearance of the corona virus in Europe, especially Italy, until today.

**Introduction- Importance of a topic and phase structure**

What is important about the topic is to understand what has changed and what will remain changed - from today's perspective. This study is primarily concerned with behavioural change during the crisis. Please be as detailed as possible in your depictions.

I would like to distinguish different phases in our conversation. **Phase 1 let's call it the BEFORE phase**, when the first reports about the coronavirus appeared in the media, e.g. in China and Italy, about the first cases of illness in Austria up to the time when our government announced drastic actions like closing restaurants and shops.

**Phase 2 is the NOW phase** we are currently in. Restaurants and shops except grocery stores (and other few exceptions) are closed and we should stay at home if possible.

**Phase 3 is the AFTER phase.** The corona virus will hopefully be contained in a few weeks and everything will return to normal.

**Part 1 - Changes – BEFORE Phase**

**General feeling**

Let's move on to phase 1, the BEFORE phase. The shops are all still open, but the first, few cases of corona have already been reported in Austria and the closure of the shops, with the exception of food and a few other shops, is already foreseeable.

- How did you feel about it?

**Store based retailing**

- Did you change your shopping behaviour related to stores in this phase compared to the time before the corona virus appeared? So, WHERE did you shop, WHAT, HOW MUCH and HOW OFTEN did you buy products?
- Why has this changed (or not changed)?
- Did you buy toilet paper in stock, and why?

**Online retailing**

- How did your online purchases change? Please think again about WHAT, HOW MUCH and HOW OFTEN.
- Why did your Internet shopping behaviour change (or not)?

**Importance of criteria**

- In this BEFORE-Phase – which characteristics of shops – offline and online became more important for you. I'm thinking of product choice, parking, price, accessibility, service, friendliness of the staff, etc.
### Part 2 - Changes – NOW Phase

**General feeling**  
Let's move on to the NOW phase. Shops except grocery stores, drugstores and tobacconists are closed.
- How do you feel about it?

**Store based retailing**
- How has shopping for groceries and other daily necessities changed? What about online shopping now? Please think again about WHERE you shop, WHAT and HOW MANY and HOW OFTEN you shop.
- Why has your shopping behaviour changed (or not changed)?
- How do you feel about the fact that you are not able to get products like clothes, books, consumer electronics, furniture, etc. in stores?

**Online retailing**
- How have your online purchases changed? Please think again about WHERE, WHAT, HOW MUCH and HOW OFTEN.
- Why as your Internet shopping behaviour changed (or not)?

**Importance of criteria**
- In this NOW-Phase – which characteristics of online and offline stores have become more important for you. I'm thinking of characteristics like product choice, parking, price, accessibility, service, friendliness of the staff, etc.

### Part 3 - Changes – AFTER Phase

**General feeling**  
Just a quick look at the AFTER phase. Hopefully the corona virus will be contained in a few weeks and the shops will all open again.
- How do you feel about it?

**Behaviour and stationary commerce**
- How will shopping - in the store and on the Internet - look for you then? How will it have changed? Please think again about WHERE you will be shopping, WHAT and HOW MUCH and HOW OFTEN you will be shopping in this phase.
- Why will your shopping behaviour change (or not) because of the crisis? Please think at purchases in store and online when answering the questions

### 4. Ending

**Experience**
- Could you please tell me your key learnings from this crisis so far? Consider both shopping in store and online.

**Summary and outlook**
- Please let me briefly summarize WHAT YOU experienced and what has changed in terms of your shopping behaviour throughout the different phases in this crisis? [INT: summarizes the main points]. Is there anything else you want to add?
- What do you think I should include regarding this issue that has not yet been covered? [I: Thank you and finish]
<table>
<thead>
<tr>
<th>Characterization of the interviewee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age:</strong></td>
</tr>
<tr>
<td>___________ years</td>
</tr>
<tr>
<td><strong>Gender:</strong></td>
</tr>
<tr>
<td>M / W</td>
</tr>
<tr>
<td><strong>Profession:</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Household size:</strong></td>
</tr>
<tr>
<td>___________ number of persons including the interviewee</td>
</tr>
<tr>
<td><strong>Mainly responsible for household shopping?</strong></td>
</tr>
<tr>
<td>yes / no</td>
</tr>
<tr>
<td><strong>Children in the household:</strong></td>
</tr>
<tr>
<td>yes/ no – number and age of the children:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Place of residence:</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Working now? (INT: don't ask pensioners, etc.)</strong></td>
</tr>
<tr>
<td>• No, he/she is exempted from work</td>
</tr>
<tr>
<td>• Yes, home-office</td>
</tr>
<tr>
<td>• Yes, normal (profession is of systematic importance)</td>
</tr>
<tr>
<td><strong>How much are you affected by the crisis? (INT: Rate between 0 to 4)</strong></td>
</tr>
<tr>
<td>not affected at all</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>very affected</td>
</tr>
</tbody>
</table>
Questionnaire: German

Fragen zu Ihrer Person (bitte Zutreffendes ankreuzen)

(Q1) Sie sind …?

☒ männlich
☒ weiblich

(Q2) Bitte nennen Sie uns Ihr genaues Alter

__________________ Jahre

(Q4) In welchem Bundesland haben Sie Ihren Hauptwohnsitz? (bitte Zutreffendes ankreuzen)

☒ Wien
☒ Oberösterreich
☒ Niederösterreich
☒ Kärnten
☒ Steiermark
☒ Tirol
☒ Salzburg
☒ Burgenland
☒ Vorarlberg

(Q5) Bitte nennen Sie uns die Postleitzahl Ihres Hauptwohnsitzes:

PLZ: ____________________

(Q6) Ist Ihr Hauptwohnsitz in…? (bitte Zutreffendes ankreuzen)

☒ Einer Stadt
☒ Einer kleineren Stadt bzw. einem Vorort
☒ In einer ländlichen Gemeinde

Block: Phase 1 – ANFANGS-Phase


Ich war/ hatte mit diesen Geschäften bzw. habe in der Anfangs-Phase im Vergleich zu der Zeit vor dem Corona-Virus… (bitte Zutreffendes ankreuzen)

☐ Sehr viel unzufriedener
☐ unzufriedener
☐ Weder unzufriedener noch zufriedener
☐ zufriedener
☐ viel zufriedener

☐ viel schlechteres Einkaufserlebnis
☐ Schlechteres Einkaufserlebnis
☐ Weder schlechteres noch besseres Einkaufserlebnis
☐ besseres Einkaufserlebnis
☐ sehr viel besseres Einkaufserlebnis

☐ Sehr viel unterreuer
☐ unterreuer
☐ Weder treuer noch unterreuer
☐ treuer
☐ Sehr viel treuer

☐ diese Geschäfte viel weniger oft besucht
☐ weniger oft besucht
☐ Weder weniger noch häufiger besucht
☐ häufiger besucht
☐ diese Geschäfte viel häufiger besucht

☐ dort viel weniger ausgegeben als üblich
☐ Etwas weniger ausgegeben
☐ Wie immer
☐ Etwas mehr ausgegeben
☐ dort viel mehr ausgegeben als üblich

(Q9) Bitte beurteilen Sie die folgenden Aussagen in Bezug auf das Einkaufen von Lebensmitteln und Gütern des täglichen Bedarfs in Geschäften, in denen Sie normalerweise einkaufen.
Ich war/ hatte mit diesen Geschäften bzw. habe in der Anfangs-Phase im Vergleich zu der Zeit vor dem Corona-Virus... (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>❑ Sehr viel unzufriedener</th>
<th>❑ nicht zufriedener</th>
<th>❑ Weder unzufriedener noch zufriedener</th>
<th>❑ zufriedener</th>
<th>❑ viel zufriedener</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ viel schlechteres Einkaufserlebnis</td>
<td>❑ schlechteres Einkaufserlebnis</td>
<td>❑ Weder schlechteres noch besseres Einkaufserlebnis</td>
<td>❑ besseres Einkaufserlebnis</td>
<td>❑ sehr viel besseres Einkaufserlebnis</td>
</tr>
<tr>
<td>❑ sehr viel untreuer</td>
<td>❑ untreuer</td>
<td>❑ Weder treuer noch untreuer</td>
<td>❑ treuer</td>
<td>❑ Sehr viel treuer</td>
</tr>
<tr>
<td>❑ diese Geschäfte viel weniger oft besucht</td>
<td>❑ weniger oft besucht</td>
<td>❑ Weder weniger noch häufiger besucht</td>
<td>❑ häufiger besucht</td>
<td>❑ diese Geschäfte viel häufiger besucht</td>
</tr>
<tr>
<td>❑ dort viel weniger ausgegeben als üblich</td>
<td>❑ Etwas weniger ausgegeben</td>
<td>❑ Wie immer</td>
<td>❑ Etwas mehr ausgegeben</td>
<td>❑ dort viel mehr ausgegeben als üblich</td>
</tr>
</tbody>
</table>

(Q10) Bitte denken Sie nun an Einkäufe im Internet bzw. Online-Shopping.

Wie häufig kaufen Sie alles in allem etwas online bzw. über das Internet? (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>❑ Mehrmals die Woche</th>
<th>❑ Ca. einmal die Woche</th>
<th>❑ Mehrmals im Monat</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ Ca. einmal im Monat</td>
<td>❑ Alle 2-3 Monate</td>
<td>❑ Alle 6 Monate</td>
</tr>
<tr>
<td>❑ Seltener</td>
<td>❑ Nie (weiter Frage 12)</td>
<td></td>
</tr>
</tbody>
</table>

(Q11) Bitte beurteilen Sie die folgenden Aussagen in Bezug auf das Einkaufen im Internet bzw. das Einkaufen in den Online-Shops in denen Sie normalerweise einkaufen.

Ich war/ hatte mit diesen Online-Shops bzw. habe in der Anfangs-Phase im Vergleich zu der Zeit vor dem Corona-Virus... (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>❑ Sehr viel unzufriedener</th>
<th>❑ nicht zufriedener</th>
<th>❑ Weder unzufriedener noch zufriedener</th>
<th>❑ zufriedener</th>
<th>❑ viel zufriedener</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ viel schlechteres Einkaufserlebnis</td>
<td>❑ schlechteres Einkaufserlebnis</td>
<td>❑ Weder schlechteres noch besseres Einkaufserlebnis</td>
<td>❑ besseres Einkaufserlebnis</td>
<td>❑ sehr viel besseres Einkaufserlebnis</td>
</tr>
<tr>
<td>❑ sehr viel untreuer</td>
<td>❑ untreuer</td>
<td>❑ Weder treuer noch untreuer</td>
<td>❑ treuer</td>
<td>❑ Sehr viel treuer</td>
</tr>
<tr>
<td>❑ diese Online-Shops viel weniger oft besucht</td>
<td>❑ weniger oft besucht</td>
<td>❑ Weder weniger noch häufiger besucht</td>
<td>❑ häufiger besucht</td>
<td>❑ diese Online-Shops viel häufiger besucht</td>
</tr>
<tr>
<td>❑ dort viel weniger ausgegeben als üblich</td>
<td>❑ Etwas weniger ausgegeben</td>
<td>❑ Wie immer</td>
<td>❑ Etwas mehr ausgegeben</td>
<td>❑ dort viel mehr ausgegeben als üblich</td>
</tr>
</tbody>
</table>
(Q12) Was war Ihnen in der Anfangs-Phase allgemein bei der Wahl eines Geschäfts wichtiger oder weniger wichtiger als vor der Corona-Virus-Krise? (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Sehr viel weniger wichtig</th>
<th>Weniger wichtig</th>
<th>Gleich wichtig</th>
<th>Wichtiger</th>
<th>Sehr viel wichtiger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angenehme Atmosphäre im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Attraktive Rabatte und Treuepunkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Bekannter Name und Marke des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Einfache Erreichbarkeit</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Einfaches Parken</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Freundlichkeit des Personals</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Eigenmarken des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Markenprodukten</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Marken der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Beratung und Service des Personals</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Qualität der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Übersicht und Orientierung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gutes Preis-/Leistungsverhältnis</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Herkunft der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Verfügbarkeit der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kein Gedränge / Keine Überfüllung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kurze Wartezeit an der Kassa</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Nähe</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Niedrige Preise der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Österreichischer Händler</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Regionale Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Viele Sonderangebote</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

(Q13) Haben Sie in der Anfangs-Phase, bevor die meisten Geschäfte aufgrund des Corona-Virus geschlossen haben, noch schnell Produkte vor Ort in den Geschäften gekauft? Wenn ja, welche Produkte haben Sie da noch schnell gekauft? (Zutreffendes ankreuzen)

- Bau-/ Heimwerkerbedarf
- Bekleidung
- Bücher/ Zeitschriften
- Elektrogeräte
- Lebensmittel, Güter des täglichen Bedarfs
- Möbel
- Schuhe/ Lederwaren
- Spielwaren
- Sportartikel
- Uhren/ Schmuck
- Ich habe keine Produkte noch schnell wegen Schließungen gekauft

Welche sonstigen Produkte haben Sie noch schnell vor Ort in den Geschäften gekauft, bevor die meisten Geschäfte wegen Corona geschlossen haben? (Bitte eintragen)

_______________________________________________________________________________

_______________________________________________________________________________

(Q14) Was war Ihnen in der Anfangs-Phase beim Einkauf von Lebensmitteln und Gütern des täglichen Bedarfs bei der Wahl eines Geschäftes wichtiger oder weniger wichtiger als vor der Corona-Virus-Krise? (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Sehr viel weniger wichtig</th>
<th>Weniger wichtig</th>
<th>Gleich wichtig</th>
<th>Wichtiger</th>
<th>Sehr viel wichtiger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angenehme Atmosphäre im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Attraktive Rabatte und Treuepunkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Bekannter Name und Marke des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Einfache Erreichbarkeit</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Einfaches Parken</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Freundlichkeit des Personals</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Eigenmarken des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Markenprodukten</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Marken der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Beratung und Service des Personals</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Qualität der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Übersicht und Orientierung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gutes Preis-/Leistungsverhältnis</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Herkunft der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Verfügbarkeit der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kein Gedränge / Keine Überfüllung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kurze Wartezeit an der Kassa</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Nähe</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Niedrige Preise der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Österreicher Händler</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Regionale Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Viele Sonderangebote</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

(Q15) Wie häufig haben Sie in der Anfangs-Phase der Corona-Virus-Krise etwas online bzw. über das Internet gekauft? (bitte Zutreffendes ankreuzen)

| ❑ Mehrmals die Woche | ❑ Ca. einmal die Woche | ❑ Mehrmals im Monat | ❑ Ca. einmal im Monat | ❑ Seltener | ❑ Nie (weiter Frage 17) |

(Q16) Was war Ihnen in der Anfangs-Phase beim Einkauf im Internet bei der Wahl eines Online-Shops wichtiger oder weniger wichtiger als vor der Corona-Virus-Krise? (bitte Zutreffendes ankreuzen)

| Akzeptable Zustellkosten | ❑ Sehr viel weniger wichtig | ❑ Weniger wichtig | ❑ Gleich wichtig | ❑ Wichtiger | ❑ Sehr viel wichtiger |
| Attraktive Rabatte und Treuepunkte | ❑ | ❑ | ❑ | ❑ | ❑ |
| Bekannter Name und Marke des Händlers | ❑ | ❑ | ❑ | ❑ | ❑ |
| Große Auswahl | ❑ | ❑ | ❑ | ❑ | ❑ |
| Große Auswahl an Eigenmarken des Händlers | ❑ | ❑ | ❑ | ❑ | ❑ |
| Große Auswahl an Markenprodukten | ❑ | ❑ | ❑ | ❑ | ❑ |
| Gute Qualität der Produkte | ❑ | ❑ | ❑ | ❑ | ❑ |
| Gutes Retourenservice | ❑ | ❑ | ❑ | ❑ | ❑ |
| Herkunft der Produkte | ❑ | ❑ | ❑ | ❑ | ❑ |
| Hohe Datensicherheit | ❑ | ❑ | ❑ | ❑ | ❑ |
| Hohe Verfügbarkeit der Produkte | ❑ | ❑ | ❑ | ❑ | ❑ |
| Niedrige Preise der Produkte | ❑ | ❑ | ❑ | ❑ | ❑ |
| Österreicher Online-Händler | ❑ | ❑ | ❑ | ❑ | ❑ |
| Qualität der Website | ❑ | ❑ | ❑ | ❑ | ❑ |
| Regionale Produkte | ❑ | ❑ | ❑ | ❑ | ❑ |
| Richtige Qualität und Menge der Lieferung | ❑ | ❑ | ❑ | ❑ | ❑ |
Block: Phase 2 – JETZT-Phase

(Q17) Kommen wir zur JETZT-Phase, also der aktuellen Situation. Die Geschäfte haben bis auf Lebensmittelgeschäfte, Drogerien und Trafiken, Apotheken (und einige wenige weitere Ausnahmen) geschlossen.

Lassen Sie uns mit Ihren Empfindungen rund um die Entwicklungen der letzten Wochen bezogen auf die Ausweitung des Virus beginnen.

Bitte schätzen Sie Ihre Gefühle und Empfindungen, die Sie in der Jetzt-Phase haben, im Vergleich zu Ihrem üblichen Gefühlszustand, also unter „normalen“ Verhältnissen", ein. (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Sehr viel weniger in der Jetzt-Phase (als üblich)</th>
<th>Weniger</th>
<th>Wie immer</th>
<th>Mehr</th>
<th>Sehr viel mehr in der Jetzt-Phase (als üblich)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Begeistert</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beschämt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Besorgt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Einsam</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Erfüllt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Erleichtert</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friedlich</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glücklich</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liebevoll</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neidisch</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optimistisch</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schuldig</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Überrascht</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unbehaglich</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unglücklich</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unzufrieden</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Verängstigt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wütend</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Ich bin/ habe mit diesen Geschäften in der Jetzt-Phase im Vergleich zu der Zeit vor dem Corona-Virus… (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>❑ Sehr viel unzufriedener</th>
<th>❑ unzufriedener</th>
<th>❑ Weder unzufriedener noch zufriedener</th>
<th>❑ zufriedener</th>
<th>❑ viel zufriedener</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ viel schlechteres Einkaufserlebnis</td>
<td>❑ Schlechteres Einkaufserlebnis</td>
<td>❑ Weder schlechteres noch besseres Einkaufserlebnis</td>
<td>❑ besseres Einkaufserlebnis</td>
<td>❑ sehr viel besseres Einkaufserlebnis</td>
</tr>
<tr>
<td>❑ Sehr viel untreuer</td>
<td>❑ untreuer</td>
<td>❑ Weder treuer noch untreuer</td>
<td>❑ treuer</td>
<td>❑ Sehr viel treuer</td>
</tr>
</tbody>
</table>
(Q19) Wie häufig kaufen Sie aktuell in der Jetzt-Phase der Corona-Virus-Krise etwas online bzw. über das Internet? (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th></th>
<th>Mehrmals die Woche</th>
<th>Ca. einmal die Woche</th>
<th>Mehrmals im Monat</th>
<th>Ca. einmal im Monat</th>
<th>Seltener</th>
<th>Nie (weiter Frage 21)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>diese Geschäfte</strong></td>
<td>weniger oft besucht</td>
<td>Etwas weniger ausgegeben</td>
<td>Wie immer</td>
<td>Etwas mehr ausgegeben</td>
<td>dort viel mehr ausgegeben als üblich</td>
<td></td>
</tr>
<tr>
<td><strong>dort viel weniger ausgegeben als üblich</strong></td>
<td>häufiger besucht</td>
<td>häusiger besucht</td>
<td>häufiger</td>
<td>häusiger</td>
<td>häufiger</td>
<td>häusiger</td>
</tr>
</tbody>
</table>

(Q20) Bitte beurteilen Sie wiederum für diese Jetzt-Phase folgende Aussagen in Bezug auf das Einkaufen im Internet bzw. das Einkaufen in den Online-Shops in denen Sie normalerweise einkaufen.

Ich bin/ habe mit diesen Online-Shops in der Jetzt-Phase im Vergleich zu der Zeit vor dem Corona-Virus... (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Erlebnis</th>
<th>Sehr viel unzufriedener</th>
<th>unzufriedener</th>
<th>Weder unzufriedener noch zufriedener</th>
<th>zufriedener</th>
<th>viel zufriedener</th>
<th>vielfach unzufriedener</th>
<th>schlechteres Einkaufserlebnis</th>
<th>Sehr viel schlechteres Einkaufserlebnis</th>
<th>zufriedener</th>
<th>sehr viel zufriedener</th>
<th>schlechteres Einkaufserlebnis</th>
<th>sehr viel schlechteres Einkaufserlebnis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>diesen Online-Shops</strong></td>
<td>weniger oft besucht</td>
<td>Etwas weniger ausgegeben</td>
<td>Wie immer</td>
<td>Etwas mehr ausgegeben</td>
<td>dort viel mehr ausgegeben als üblich</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>dort viel weniger ausgegeben als üblich</strong></td>
<td>häufiger besucht</td>
<td>häufiger</td>
<td>häufiger</td>
<td>häufiger</td>
<td>häufiger</td>
<td>häufiger</td>
<td>häufiger</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Q21) Was ist Ihnen in der Jetzt-Phase beim Einkauf von Lebensmitteln und Gütern des täglichen Bedarfs bei der Wahl eines Geschäftes wichtiger oder weniger wichtiger als vor der Corona-Virus-Krise? (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Merkmal</th>
<th>Sehr viel weniger wichtig</th>
<th>Weniger wichtig</th>
<th>Gleich wichtig</th>
<th>Wichtiger</th>
<th>Sehr viel wichtiger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angenehme Atmosphäre im Geschäft</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attraktive Rabatte und Treuepunkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bekannter Name und Marke des Händlers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Einfache Erreichbarkeit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Einlassches Parken</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freundlichkeit des Personals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Große Auswahl</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Große Auswahl an Eigenmarken des Händlers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Große Auswahl an Markenprodukten</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marken der Produkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gute Beratung und Service des Personals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gute Qualität der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Gute Übersicht und Orientierung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gutes Preis-/Leistungsverhältnis</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Herkunft der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Verfügbarkeit der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kein Gedränge / Keine Überfüllung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kurze Wartezeit an der Kassa</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Nähe</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Niedrige Preise der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Österreichischer Händler</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Regionale Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Viele Sonderangebote</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

(Q22) **Was** ist Ihnen **in der Jetzt-Phase** beim Einkauf im Internet (Online-Shopping) **bei der Wahl eines Online-Shops wichtiger** oder weniger wichtiger als vor der Corona-Virus-Krise? (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Akzeptable Zustellkosten</th>
<th>❑</th>
<th>❑</th>
<th>❑</th>
<th>❑</th>
<th>❑</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attraktive Rabatte und Treuepunkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Bekannter Name und Marke des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Eigenmarken des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Markenprodukten</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Qualität der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gutes Retourenservice</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Herkunft der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Datensicherheit</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Verfügbarkeit der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Niedrige Preise der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Österreichischer Online-Händler</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Qualität der Website</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Regionale Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Richtige Qualität und Menge der Lieferung</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Schnelle Lieferung</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Schutz der Privatsphäre</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Viele Sonderangebote</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

(Q23) Auch wenn die Geschäfte aktuell geschlossen sind: **Was würden Sie jetzt in der Corona-Virus-Situation gerne in Geschäften einkaufen?** (Mehrfachnennung möglich, bitte ankreuzen)

- Bekleidung
- Schuhe/Lederwaren
- Elektrogeräte
- Möbel
- Bau-/Heimwerkerbedarf
- Bücher/Zeitschriften
- Spielwaren
- Sportartikel
- Uhren/Schmuck

**Was sonst würden Sie jetzt in der Corona-Virus-Situation gerne in Geschäften einkaufen?** (bitte nennen)

- Gar nichts, außer Lebensmittel und Güter des täglichen Bedarfs
- Gar nichts, ich habe alles, was ich brauche daheim
(Q24) Auch wenn Sie aktuell nichts über das Internet kaufen: Welche Produkte haben Sie bzw. planen Sie in der Jetzt-Phase, solange die meisten Geschäfte geschlossen sind, im Internet einzukaufen? (Mehrfachnennung möglich, bitte ankreuzen)

- Lebensmittel, Güter des täglichen Bedarfs
- Bekleidung
- Schuhe/ Lederwaren
- Elektrogeräte
- Möbel
- Bau-/ Heimwerkerbedarf
- Bücher/ Zeitschriften
- Spielwaren
- Sportartikel
- Uhren/ Schmuck
- Gar keine

Welche sonstigen Produkte planen Sie in der Jetzt-Phase im Internet einzukaufen? (bitte nennen)

(Q25) Wie groß ist Ihr Vertrauen, dass die Geschäfte im Lebensmittelhandel (und bei Gütern des täglichen Bedarfs) auch dann noch offen haben, wenn die Zahl der Virus-Infizierten stark ansteigt? (bitte Zutreffendes ankreuzen)

- Gar kein Vertrauen
- Kein Vertrauen
- Mäßiges Vertrauen
- Großes Vertrauen
- Sehr großes Vertrauen

(Q26) Wie groß ist Ihr Vertrauen, dass immer genug Lebensmittel und Güter des täglichen Bedarfs verfügbar sind (und es zu keinen Engpässen kommen wird), auch wenn die Corona-Krise noch länger dauern wird? (bitte Zutreffendes ankreuzen)

- Gar kein Vertrauen
- Kein Vertrauen
- Mäßiges Vertrauen
- Großes Vertrauen
- Sehr großes Vertrauen

(Q27) Wie stark empfinden Sie sich durch die Entwicklungen rund um den Corona-Virus persönlich betroffen? (bitte Zutreffendes ankreuzen)

- Gar nicht betroffen
- Wenig betroffen
- Betroffen
- Stark betroffen
- Sehr stark betroffen

(Q28) Inwiefern haben Sie Sorge sich anzustecken, wenn Sie in Lebensmittelgeschäfte gehen? (bitte Zutreffendes ankreuzen)

- Gar keine Sorge
- Keine Sorge
- Mäßige Sorge
- Große Sorge
- Sehr große Sorge

- Ich gehe aktuell nicht in Lebensmittelgeschäfte

Phase 3 – NACHHER-Phase

(Q29) Kommen wir nun zur NACHHER-Phase. Stellen Sie sich nun bitte vor, die Corona-Virus-Situation ist bereits überstanden. Ganz allgemein, wie stark glauben Sie wird sich Ihr Verhalten rund um den Kauf von Produkten in der Nachher-Phase im Vergleich zu der Zeit vor der Corona-Virus-Situation verändert haben? Ihre beste Schätzung genügt uns.

Mein Einkauf-Verhalten in der Nachher-Phase wird sich im Vergleich zu der Zeit vor der Corona-Krise… (bitte Zutreffendes ankreuzen)

- gar nicht verändert haben
- wenig verändert haben
- mäßig verändert haben
- stark verändert haben
- sehr stark verändert haben

(Q30) Wenn Sie an die Zeit nach der Corona-Virus-Situation (Nachher-Phase) und die Geschäfte, in denen Sie normalerweise einkaufen, denken: Umso mehr eine Aussage für Sie zutrifft, umso weiter rechts bzw. links können Sie Ihre Angabe machen.
Ich werde (mit) diesen Geschäften in der Nachher-Phase im Vergleich zu der Zeit vor dem Corona-Virus… (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>❑ Sehr viel unzufriedener sein</th>
<th>❑ unzufriedener sein</th>
<th>❑ Weder unzufriedener noch zufriedener sein</th>
<th>❑ zufriedener sein</th>
<th>❑ viel zufriedener sein</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ viel schlechteres Einkaufserlebnis haben</td>
<td>❑ schlechteres Einkaufserlebnis haben</td>
<td>❑ Weder schlechteres noch besseres Einkaufserlebnis haben</td>
<td>❑ besseres Einkaufserlebnis haben</td>
<td>❑ sehr viel besseres Einkaufserlebnis haben</td>
</tr>
<tr>
<td>❑ Sehr viel untreuer sein</td>
<td>❑ untreuer sein</td>
<td>❑ Weder treuer noch untreuer sein</td>
<td>❑ treuer sein</td>
<td>❑ Sehr viel treuer sein</td>
</tr>
<tr>
<td>❑ diese Geschäfte viel weniger oft besuchen</td>
<td>❑ weniger oft besuchen</td>
<td>❑ Weder weniger noch häufiger besuchen</td>
<td>❑ häufiger besuchen</td>
<td>❑ diese Geschäfte viel häufiger besuchen</td>
</tr>
<tr>
<td>❑ dort viel weniger ausgeben als üblich</td>
<td>❑ Etwas weniger ausgeben</td>
<td>❑ Wie immer</td>
<td>❑ Etwas mehr ausgeben</td>
<td>❑ dort viel mehr ausgeben als üblich</td>
</tr>
</tbody>
</table>

(Q31) Und wenn Sie nun an die Zeit nach der Corona-Virus-Krise (Nachher-Phase) und an das Einkaufen von Lebensmitteln und Gütern des täglichen Bedarfs in Geschäften, in denen Sie normalerweise einkaufen, denken.

Ich werde (mit) diesen Geschäften in der Nachher-Phase 3 im Vergleich zu der Zeit vor dem Corona-Virus… (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>❑ Sehr viel unzufriedener sein</th>
<th>❑ unzufriedener sein</th>
<th>❑ Weder unzufriedener noch zufriedener sein</th>
<th>❑ zufriedener sein</th>
<th>❑ viel zufriedener sein</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ viel schlechteres Einkaufserlebnis haben</td>
<td>❑ schlechteres Einkaufserlebnis haben</td>
<td>❑ Weder schlechteres noch besseres Einkaufserlebnis haben</td>
<td>❑ besseres Einkaufserlebnis haben</td>
<td>❑ sehr viel besseres Einkaufserlebnis haben</td>
</tr>
<tr>
<td>❑ Sehr viel untreuer sein</td>
<td>❑ untreuer sein</td>
<td>❑ Weder treuer noch untreuer sein</td>
<td>❑ treuer sein</td>
<td>❑ Sehr viel treuer sein</td>
</tr>
<tr>
<td>❑ diese Geschäfte viel weniger oft besuchen</td>
<td>❑ weniger oft besuchen</td>
<td>❑ Weder weniger noch häufiger besuchen</td>
<td>❑ häufiger besuchen</td>
<td>❑ diese Geschäfte viel häufiger besuchen</td>
</tr>
<tr>
<td>❑ dort viel weniger ausgeben als üblich</td>
<td>❑ Etwas weniger ausgeben</td>
<td>❑ Wie immer</td>
<td>❑ Etwas mehr ausgeben</td>
<td>❑ dort viel mehr ausgeben als üblich</td>
</tr>
</tbody>
</table>

(Q32) Denken Sie nun bitte an die Zukunft und Online-Shopping. bzw. das Einkaufen in den Online-Shops in denen Sie normalerweise einkaufen.

Ich werde mit diesen Online-Shops in der Nachher-Phase im Vergleich zu der Zeit vor dem Corona-Virus… (bitte Zutreffendes ankreuzen)
Einkaufserlebnis haben

- Sehr viel untreuer sein
- untreuer sein
- Weder treuer noch untreuer sein
- treuer sein
- Sehr viel treuer sein

- diese Online-Shops viel weniger oft besuchen
- weniger oft besuchen
- Weder weniger noch häufiger besuchen
- häufiger besuchen
- diese Online-Shops viel häufiger besuchen

- dort viel weniger ausgehen als üblich
- Etwas weniger ausgehen
- Wie immer
- Etwas mehr ausgehen
- dort viel mehr ausgehen als üblich

(Q33) **Was wird Ihnen wahrscheinlich in der Nachher-Phase allgemein bei der Wahl eines Geschäfts wichtiger oder weniger wichtiger als vor der Corona-Virus-Krise sein?** Ihre beste Schätzung genügt uns. (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Angenehme Atmosphäre im Geschäft</th>
<th>Sehr viel weniger wichtig</th>
<th>Weniger wichtig</th>
<th>Gleich wichtig</th>
<th>Wichtiger</th>
<th>Sehr viel wichtiger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attraktive Rabatte und Treuepunkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bekannter Name und Marke des Händlers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Einfache Erreichbarkeit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Einfaches Parken</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freundlichkeit des Personals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Große Auswahl</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Große Auswahl an Eigenmarken des Händlers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Große Auswahl an Markenprodukten</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marken der Produkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gute Beratung und Service des Personals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gute Qualität der Produkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gute Übersicht und Orientierung im Geschäft</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gutes Preis-/Leistungsverhältnis</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Herkunft der Produkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hohe Verfügbarkeit der Produkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kein Gedränge / Keine Überfüllung im Geschäft</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kurze Wartezeit an der Kassa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nähe</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Niedrige Preise der Produkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Österreichischer Händler</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regionale Produkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Viele Sonderangebote</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Q34) **Was wird Ihnen wahrscheinlich in der Nachher-Phase beim Einkauf von Lebensmitteln und Gütern des täglichen Bedarfs bei der Wahl eines Geschäfts wichtiger oder weniger wichtiger als vor der Corona-Virus-Krise sein?** (bitte Zutreffendes ankreuzen)

<table>
<thead>
<tr>
<th>Angenehme Atmosphäre im Geschäft</th>
<th>Sehr viel weniger wichtig</th>
<th>Weniger wichtig</th>
<th>Gleich wichtig</th>
<th>Wichtiger</th>
<th>Sehr viel wichtiger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attraktive Rabatte und Treuepunkte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bekannter Name und Marke des Händlers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Einfache Erreichbarkeit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>----------</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Einfaches Parken</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Freundlichkeit des Personals</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Eigenmarken des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Markenprodukten</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Marken der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Beratung und Service des Personals</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Qualität der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Übersicht und Orientierung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gutes Preis-/Leistungsverhältnis</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Herkunft der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Verfügbarkeit der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kein Gedränge / Keine Überfüllung im Geschäft</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Kurze Wartezeit an der Kassa</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Nähe</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Niedrige Preise der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Österreichischer Händler</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Regionale Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Viele Sonderangebote</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

(Q35) **Wie häufig haben Sie vor nach der Corona-Virus-Phase etwas online zu kaufen?** *(bitte Zutreffendes ankreuzen)*

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mehrmals die Woche</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Ca. einmal die Woche</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Mehrmals im Monat</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Ca. einmal im Monat</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Alle 2-3 Monate</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Alle 6 Monate</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Seltener</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Nie <em>(weiter Frage 37)</em></td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Ich weiß es noch nicht</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

(Q36) **Was wird Ihnen wahrscheinlich in der Nachher-Phase beim Einkauf im Internet bei der Wahl eines Online-Shops wichtiger oder weniger wichtiger als vor der Corona-Virus-Krise sein?** *(bitte Zutreffendes ankreuzen)*

<table>
<thead>
<tr>
<th>Sehr viel weniger wichtig</th>
<th>Weniger wichtig</th>
<th>Gleich wichtig</th>
<th>Wichtiger</th>
<th>Sehr viel wichtiger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akzeptable Zustellkosten</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Attraktive Rabatte und Treuepunkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Bekannter Name und Marke des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Eigenmarken des Händlers</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Große Auswahl an Markenprodukten</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gute Qualität der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Gutes Retourenservice</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Herkunft der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Datensicherheit</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Hohe Verfügbarkeit der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Niedrige Preise der Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Österreichischer Online-Händler</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Qualität der Website</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Regionale Produkte</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Richtige Qualität und Menge der Lieferung</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Schnelle Lieferung</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Schutz der Privatsphäre</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>
Viele Sonderangebote

(Q37) **Freuen Sie sich darauf, wenn alle Geschäfte wieder öffnen** und Sie nicht nur Lebensmittel und Güter des täglichen Bedarfs kaufen können? *(bitte Zutreffendes ankreuzen)*

- ☐ Nein gar nicht, Einkaufen in Geschäften geht mir nicht ab
- ☐ Ein wenig, Einkaufen ist aber nicht so wichtig für mich
- ☐ Ja, wäre fein, wieder einkaufen zu gehen, auch wenn es wichtigere Dinge gibt
- ☐ Ja, freue mich, wenn wieder alle Geschäfte geöffnet haben und wenn ich etwas brauche gehe ich wieder in Geschäften einkaufen
- ☐ Ja, freue mich sehr und möchte dann auch gleich einkaufen gehen, sobald alle Geschäfte öffnen

(Q38) **Inwiefern werden Sie Einkäufe in den folgenden Bereichen nachholen**, sobald die Geschäfte wieder offen sind? *(bitte Zutreffendes ankreuzen)*

<table>
<thead>
<tr>
<th>Werde Einkäufe nicht nachholen</th>
<th>Werde nur vereinzelt Einkäufe nachholen</th>
<th>Kaufe dann wieder normal ein, wie vorher</th>
<th>Kaufe dann mehr ein, weil ich einiges nachholen will</th>
<th>Kaufe dann sehr viel mehr ein, weil ich vieles nachholen will</th>
<th>Ich benötige nichts aus diesem Bereich/ muss nichts nachholen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bekleidung</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Schuhe/ Lederwaren</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Elektrogeräte</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Möbel</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Bau-/ Heimwerkerbedarf</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Bücher/ Zeitschriften</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Spielwaren</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Sportartikel</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Uhren/ Schmuck</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

(Q39) Sie haben angegeben aus „sonstigen Bereichen“ Einkäufe nachholen zu wollen. **Aus welchen sonstigen Bereichen wollen Sie Einkäufe nachholen**, wenn die Geschäfte wieder geöffnet sind? *(bitte nennen)*

**Block: Phase 4 – Einkaufsverhalten generell & Statistik**

(Q40) Denken Sie beim Beantworten bitte an Ihr **allgemeines Einkaufsverhalten von Einzelhandelsprodukten generell** (z.B. Lebensmittel, Kleidung, Elektrogeräte, Bücher, Möbel, etc.).
Uns ist bewusst, dass es für verschiedene Produktkategorie unterschiedlich sein kann, wir würden Sie aber trotzdem bitten eine Gesamteinschätzung abzugeben.

**Inwiefern treffen die folgenden Aussagen auf Sie persönlich zu?** *(bitte Zutreffendes ankreuzen)*
Einkaufen macht mir wirklich Spaß, es ist wie eine Flucht aus dem Alltag und immer ein bisschen wie ein Abenteuer für mich.

Einkaufen tue ich nur, wenn ich wirklich muss, ich versuche dabei so effizient wie möglich zu sein und ich bin froh, wenn es bald vorbei ist.

Beim Einkaufen ist mir die Qualität der Produkte und Services am wichtigsten.

Beim Einkaufen sind mir die Preise der Produkte und Services am wichtigsten und ich bin ständig auf der Suche nach dem besten Preis.

Beim Einkaufen steht das Erlebnis für mich im Vordergrund, noch viel mehr als die Produkte, die ich eigentlich kaufe.

Einkaufen gehe ich gerne, um andere Menschen zu sehen und zu treffen, und liebe es, mich auch gerne beraten zu lassen.

(Q41) Wie viel Prozent der Lebensmitteleinkäufe in Ihrem Haushalt übernehmen Sie üblicherweise? (bitte Zutreffendes ankreuzen)

- Bis 10% aller Lebensmitteleinkäufe in meinem Haushalt erledige ich
- 11-20%
- 21-30%
- 31-40%
- 41-50%
- 51-60%
- 61-70%
- 71-80%
- 81-90%
- 91-100%

(Q42) Haben Sie in den letzten 3 Monaten etwas im Internet eingekauft? (bitte Zutreffendes ankreuzen)

- Ja
- Nein

(Q43) Wie viele Personen leben ständig in Ihrem Haushalt, Sie selbst eingeschlossen? Denken Sie dabei auch an alle im Haushalt lebenden Kinder. (bitte Zutreffendes ankreuzen)

- Eine Person
- Zwei Personen
- Drei Personen
- Vier Personen
- Fünf und mehr Personen

(Q44) Wenn Sie alles zusammenrechnen: Wie hoch ist das monatliche Nettoeinkommen, das Sie bzw. Sie und alle zusammen im Haushalt haben - nach Abzug von Steuern und Sozialversicherung? (bitte Zutreffendes ankreuzen)

- Bis 1.000€
- 1.001 bis 2.000€
- 2.001 bis 3.000€
- 3.001 bis 4.000€
- 4.001 bis 5.000€
- Über 5.000€