

Changing Consumer behavior Dynamic -Impact of COVID-19 in India on Elderly People Adaptability

Shailendra Singh¹, & Vandana Sonwaney²

¹ Symbiosis Institute of Operations Management, Nashik, Symbiosis International University (Deemed University), Pune, India

² Professor, Symbiosis Institute of Operations Management, Nashik, Symbiosis International (Deemed University), Pune, India

Email: ¹shailendra.singh@siom.in

ABSTRACT

A critical circumstance pushes human conduct towards various bearings with certain parts of conduct being irreversible. Coronavirus pandemic is certifiably not a typical emergency, and to control the spread of infection different measures were taken including total and afterward halfway lockdown. Coronavirus is one such deadly known virus which has already taken the lives of lakhs in almost half of the country. With strict prevention measures such as lockdown, unnecessary outside movement imposed by the government authorities has lowered country's economic growth since lockdown. The present study attempts to explore and gauge the change in consumer behavior of Elderly People in India because of COVID-19 impact and their adaptability towards the new path. This study analyses the relationship between several independent variables, such as Purchase frequency, Price, Mode of Payment, Availability, Necessity, Habitual changes, Brand perception. Impact on Spending, Technology Adoption and COVID-19 as dependent variable. The research further shows the significant influence on the Consumer Behavior because of above mentioned variables. It is clear from the result obtained through analysis performed during the study that consumer behavior has changed significant in elderly people during the current pandemic situation Study recommended that companies need to develop effective marketing strategies and enhance their presence during such crisis to expand their market considering elderly people

Keywords

Coronavirus, COVID-19, Consumer Behavior, pandemic, Elderly people, lockdown

Introduction

In late December 2019, a pneumonia scene of dark etiology happened in Wuhan, Hubei area, China, and spread quickly the nation over. COVID-19 crossed an affectation point during the seven day stretch of February 24, 2020. Cases outside China surpassed those inside China just because, with approx. 54 nations revealing cases as of February 29. Altogether, the most-influenced nations speak to almost 40 percent of the worldwide economy. The everyday developments of individuals and the sheer number of individual associations inside these transmission edifices make it impossible that COVID-19 can be contained.

On January 30, the first case of corona virus was reported in the southern state of India, Kerala with three people being tested positive. But that was too early for lockdown in the country. It was in last week of March, a month-long government-ordered lockdown was imposed in India, with residents being approached to remain inside and maintain a two GAJ distance from any superfluous travel as the novel coronavirus

spreads to more pieces of the nation., With the quantity of contaminated cases rising consistently and the Indian government attempting to smooth the development bend, the circumstance proceeds to continually change. As per census of 2011, Senior citizen population in India is of around 104 million. Senior citizens were most vulnerable to COVID-19. Older age and underlying conditions increase the risk for severe infection. (WHO 2020).

The elderly people accounted for 63% of total death cases in India. Medical exploration has demonstrated that while individuals of everything ages can be contaminated by the new COVID-19, more seasoned individuals and individuals with prior ailments, (for example, asthma, diabetes, coronary illness) give off an impression of being more helpless against getting seriously sick with the COVID-19 and kicking the bucket from it. (India Today April 6th 2020(1)).

Senior residents face the deadly impacts of COVID-19 since one's invulnerable framework debilitates with age. At the point when the body gets presented to another infection like the Covid-19, it faces a much harder time engaging it. More

seasoned individuals have been specifically encouraged to remain at home given their specific weakness COVID-19, yet in addition to decrease the weight on wellbeing administrations and breaking point the spread of the sickness. (Mueller, A. L., McNamara, M. S., & Sinclair, D. A. (2020) [2]).

Indeed, even the typical life ground to a halt, organizations have been attempting to adjust to the current circumstance in their offer to endure and are set to confront difficult stretches sooner rather than later. Retail spaces shutting down and individuals being constrained inside will bring about an immediate effect on the utilization of drive classifications like extravagance items and administrations including spas, salons, gaming zones, and rec centers. (Mintel Blog, May15th 2020[3]).

As mentioned in [3], the Indian market intensely went disconnected driven, with more than two out of five buyers have expanded the measure of internet shopping during the lockdown time frame, demonstrating how individuals are acclimating to life during this emergency. Likewise, online staple suppliers like Amazon, Gofers and Big Basket have seen a flood popular, and major parts in sections, for example, food conveyance, online magnificence retailers like Zomato and Nykaa individually have begun conveying basics.

The study tries to investigate the impact of COVID-19 pandemic and ensuing lockdown circumstance on Elder As suggested by Hashem,

T. N. (2020) [4], people in changing the customers conduct towards new flexibility. Variable utilized for the current investigation are the levers of consumers behaviors change including (Frequency, Necessity, Mode of Payment, Price of Product/service, Availability of product of product of service, Habitual changes, Nature of Spending, Technology adoption).

Literature Review:

Behavior is defined as the way that a person, an animal, a substance etc. behaves in a particular situation or under particular conditions. (Definition Cambridge Dictionary)

The concept of consumer should be defined first. Consumer buying behavior refers to the buying behavior of final consumers, those individuals and households who buy goods and services for personal consumption (Keller, D. K. L., Brady, D. M., Goodman, M., Kotler, P. T., Hansen, M. T. (2019)) [5]

Consumer Behavior

As defined by Solomon M et al (2012) [6] “The field of consumer behavior is the study of the processes involved when individuals or groups select, purchase, use of dispose of products, services, ideas or experiences to satisfy needs and desires”.

Philip Kotler in his book has mention few characteristics on which consumer behavior depends.

The factors are modelled as below.

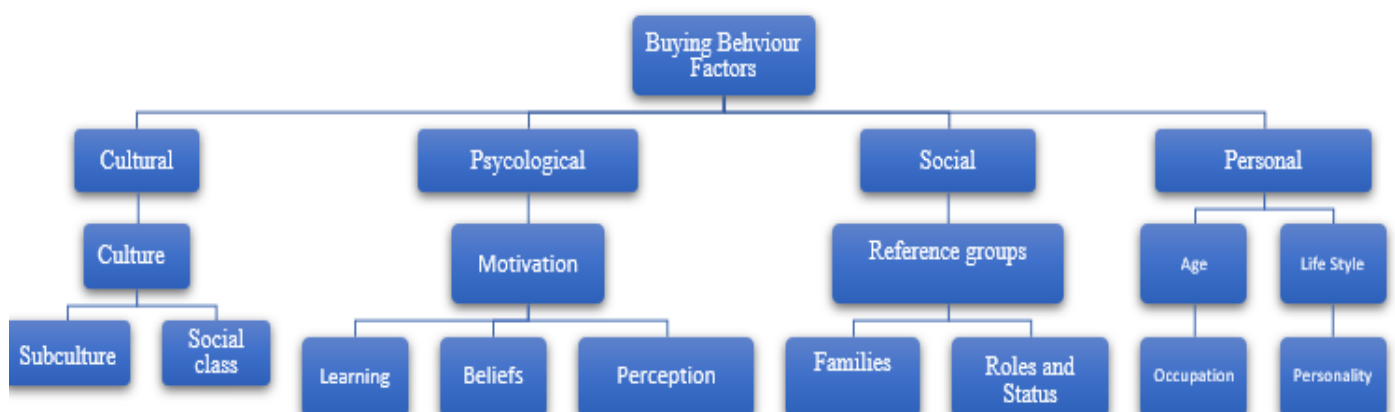


Fig 1. Source: Marketing by Philips Kotler

The methodologies classifying consumer behavior are divided into the four categories according to Philips Kotler (see Fig.1)— which is committed to the responses of purchasers in various circumstances or how the conduct is affected by

different social events, social pioneers; and financial methodology—grounded on fundamental information on miniaturized scale economy in which consumers characterize their necessities.

After Liberalization in India in the year 1990's, consumer standard of conduct has been clarified by such methodologies in the borderless globalized world, while crushing individual personality and offering ascend to aggregate character through brand culture. The discontinuous floods of 'Swadeshi' and 'simple spread by social pioneers like Baba Ramdev or Gandhian moderate way of life additionally developed as a conduct approach. The sociological methodology of conduct is additionally collected which is embraced by the well- to-do class as a characteristic completeness to self-actualization. Many lower financial crosspiece buyers also respected elitist interests of material images to exhibit themselves in higher rungs under monetary way to deal with shopper conduct. [Amalia P et al. \(2012\) \[7\]](#) individuals are not the equivalent and not all the individuals have similar recognition about a circumstance with negative impacts like financial or some other emergency. In emergency times, new patterns in consumers conduct develop.

The most significant variables which model the customer's conduct in emergency are chance disposition and hazard observation. Hazard disposition mirrors purchaser's translation worried to the hazard substance and the amount the individual aversions the substance of that chance. Hazard observation mirrors the translation of the purchaser of the possibility of being presented to the hazard content. [Hoon Ang et al. \(2001\) \[8\]](#) in his work talked about that these adjustments in utilization conduct emerging from a monetary

emergency might be directed by character qualities as well. These qualities of character incorporate measurements like how much consumers are chance disinclined, esteem cognizant and materialistic. Prior investigations were demonstrative of social changes among shopper in the midst of emergencies with critical change in utility example. A study conducted by [Flatters and Willmott \(2009\)\[9\]](#) distinguished hardly any new patterns during emergency which incorporate disentanglement of interest on account of restricted proposals during emergency which will in general proceed with post-emergency where individuals purchase more straightforward contribution with extraordinary worth. The examination additionally detailed that even the rich individuals, post-emergency communicated disappointment with overabundance utilization and concentrated on reuse and show their kids basic and customary qualities. Flatters in their study demonstrated that the effect of the downturn on consumers perspectives and patterns is basic. A few patterns are progressed by the downturn, while others are eased back or totally captured. The most focal patterns in emergency incorporate the interest for effortlessness, which shows that buyers look for straightforward, esteem situated items and administrations that streamline their lives and spotlight on the establishment of an organization where purchasers are shocked by the unlawful direct and exploitati ve organization conduct. The adjustment in customer conduct during emergency times drove creators' enthusiasm to investigate purchaser conduct during COVID-19.

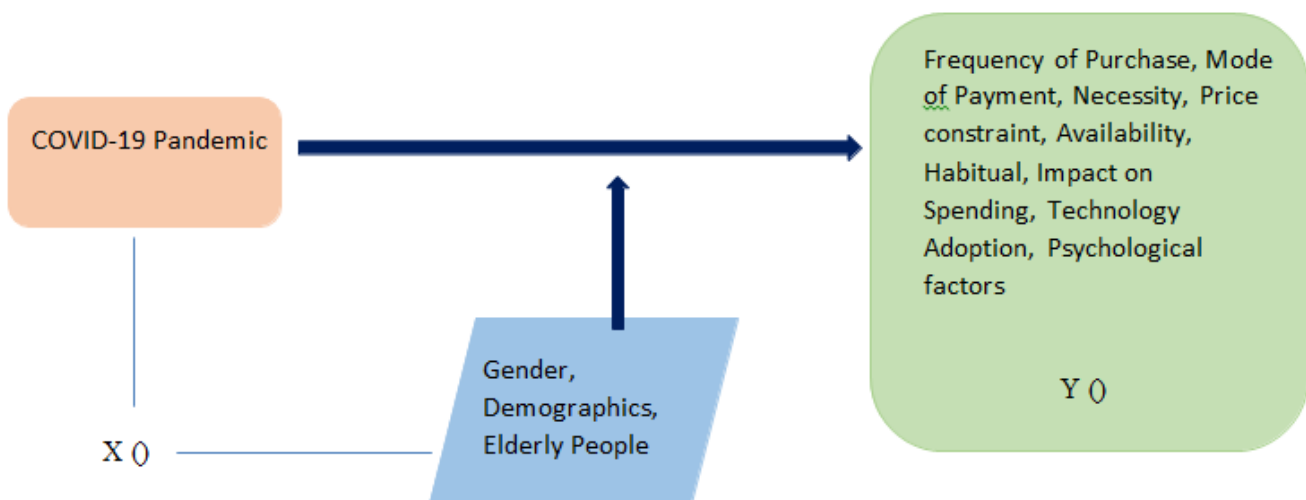


Fig 2. Relationship diagram between dependent variable Y () and independent variable X ()

The recent COVID-19 has impacted not only the young people of the country but also the elderly people. Few independent variables have been taken into consideration which are constant among all the age group.

Frequency of Purchase –

As indicated by a study on Indian internet shopping conduct directed by Rakuten Insight in May 2020, about only one percent of respondents matured 55+ expressed that they bought online consistently during the pandemic. (Statista May 7,2020) [10]

The most regularly bought things were food and staple goods, individual cleanliness items, and family cleaning items. Sheth. J et al (2020) [11] stated that the term Hoarding, “which in business sense means purchasers are storing basic items for day-by-day utilization bringing about impermanent stockouts and deficiencies. This incorporates bathroom tissue, bread, water, meat, purifying and cleaning items”.

Mode of Payment Method:

Information brought up that the feelings of dread and consternation of the Corona pandemic prompted changes in utilization designs, as the limitations forced on residents in last March 2020. As mentioned in (Economic Times 21st April, 2020 [12]) because of rising anxieties of Covid-19 spread, when the physical trades have almost slammed, the computerized Payments in India, for example, cards Credit, PayPal, etc. have seen an exponential spike over the latest 21-day lockdown period.

Necessity:

Studies have shown that customer conduct is enormously influenced by the natural conditions encompassing it, both inside the home, that inside the whole nation, as the customer typically tends during extraordinary conditions to change the utilization design towards necessities more than extravagances as an approach to manage costs and not arrive at the phase of powerlessness to Securing essential necessities.

As mentioned in (Financial Express April 22, 2020 [13]) Sales of cleanliness related things, for example, hand washes, cleansers and sanitizers have just observed a spike with deals seeing about 300% bounce in the week finishing 22nd March when contrasted with a year back. This shows

individuals are additionally moving the things which is of earlier significance.

Price:

Studies Indicate that adjustments in the inner condition of buyers, regardless of whether as far as costs, gracefully and request, constrained numerous people to change utilization designs that they have been

familiar with for quite a long time due to the phenomenal value climbs that their business sectors may observe, particularly food, regardless of whether delivered locally or imported. Therefore, this adjustment in the market and the ascent in costs may cause people to slowly free themselves from utilization propensities that not, at this point fit their pay and cost expands. Additionally, the huge decrease that markets may understand because of higher expectations for everyday comforts notwithstanding fixed wages may compel people to change their utilization propensities and buying designs. Included that the changing purchaser conduct of residents is significant, regardless of whether there is no ascent in costs, since this is in light of a legitimate concern for the customer as far as controlling its consumptions and not squandering supplies and adding to controlling the market through moderate interest.

With respect to COVID-19 outbreak the people were less sensitive towards pricing for necessary items.

Availability of Item:

As suggested by [4] that the accessibility of items and administrations assumes an immense job in changing client conduct. Creators contended that the accessibility of items on the web or through the site may trigger the buy expectation in a client to settle on online buy choices that are upheld by online installment techniques.

The COVID- impact disrupted the entire transportation system across country with entire lockdown across country and no movement of trucks across there were shortage of availability of items during the initial few weeks of lockdown.

Impact on Spending:

The COVID-19 lockdown has prodded numerous Indians to reevaluate their present ways of life and necessities, with numerous now attentive of their purchaser conduct and explicitly their ways of

managing money. As mentioned in (ET Money 20th Aug,2020[14]) generally speaking spend by Indians among March and June was diminished by almost 40% from the degree of a year ago, with more customers embracing the computerized method of installments and UPI being the most favored among them

Brand perception:

Berger et al (2007) [15] contended that brand offers regularly fills in as a quality signal and in this manner impacts which brand purchaser's pick. In particular, marks that offer a more prominent assortment of alternatives that seem viable and require comparative abilities will in general be seen as having more noteworthy classification aptitude or center competency in the classification, which, thus, improves their apparent quality and buy probability. With respect to COVID-19 The article mentioned in (Financial Express May 27,2020[16]) as per the Deloitte consumer Tracker report approximately 72% consumers want to buy from locally sourced items going forward.

Embracing Technology Adoption:

Sheth et al (2020) [11] battled that out of sheer need, customers have gotten a couple of new developments and their applications. The prominent model is Zoom video organizations. Just to remain mindful of friends and family, most nuclear families with the web have made sense of how to participate in Zoom social occasions. Clearly, it has been loosened up to far off classes at home for schools and colleges and to telehealth for virtual experiences with the specialist and other social protection providers.

Methodology Used:

This paper is focused on the consumer behavior of Elderly people affected by the noble coronavirus Covid- 19. In this study attempt is made to understand the various factors that effects on the changing behavior of the elderly people as consumers towards the market and impact on them.

The study is conducted on elderly people and therefore the age bracket of 55+ is chosen rather than considering only the senior citizens since the characteristics of 55+ age group and senior citizen remains same and we can get more responses

because of it. The response from one elderly couple is considered as two responses.

Mostly the research was carried in the period of situation of voluntary public curfew on 22nd March, 2020, when the nationwide 21 days' lockdown declared from 25th March 2020 to 15th April, 2020, second lockdown period (2.0) from 15th April, 2020 to 3rd May, 2020, third extended period (3.0) from 4 the April, 2020 to 17th April 2020 and further extension of lockdown from 18th May 2020 to 31st May 2020.

The present study is descriptive in nature. By surveying people who were in close contacts serving the purpose of primary data. The responses for the primary data was collected keeping in mind the situation of when the lockdown period started March 25, 2020. Responses were captured till the next four weeks of lockdown. An organized non-camouflaged poll was arranged and afterward regulated as a questionnaire form. The Google link of the questionnaire was shared to get maximum responses with the around targeted respondents from diverse current city location of their residence. The link was designed in such a way, that only 1 response can be generated using one device. The information examination of 350 respondents is presented in the study.

Effect of COVID-19 on Consumer Behavior was estimated by utilizing 5-point Likert scale secured with (1) Strongly consent to (5) Strongly

Data Analysis and Findings:

Demographic profile findings

Gender			
	Frequency	Percentage	Cumulative Percentage
Male	178	50.8	50.8
Female	172	49.1	100
Total	350	100	

Table.1

Age (In years)			
	Frequency	Percentage	Cumulative Percent
55-60	268	76.5	76.5
60-65	59	16.8	93.3
65-70	15	4.29	97.59

70-75	4	1.14	98.73
75+	4	1.14	100

Table.2

Marital Status			
	Frequency	Percent	Cumulative Percent
Married	346	98.85	98.8
Widowed	3	0.85	99.65
Divorced	1	0.28	100
Others	0	0	100

Table.3

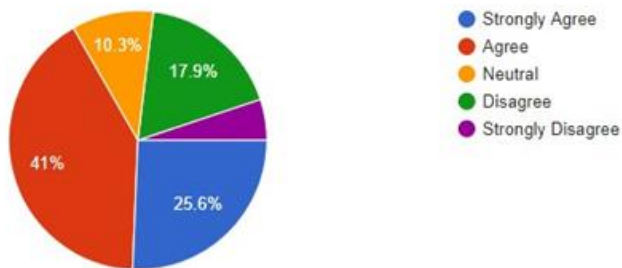
Current City			
	Frequency	Percent	Cumulative Percent
Tier 1	240	68.6	68.6
Tier 2	82	23.3	91.9
Tier 3	28	8	100

Table.4

Staying with Children			
	Frequency	Percent	Cumulative Percent
Yes	317	90.57	90.57
No	33	9.4	100

Table.5 Frequency of Purchase Analysis:

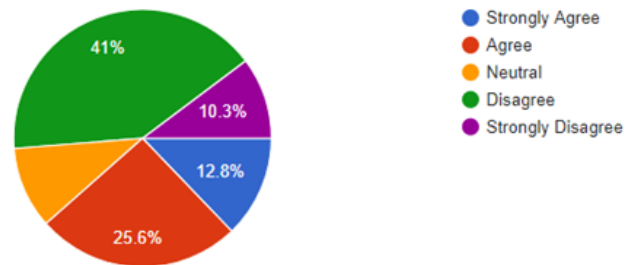
1. **Frequency of buying items in bulk**



Pie 1

- As revealed in Pie 1, 66.6% (233 respondents) strongly agree and Agree that they have reduced frequency of purchasing and buying items in bulk during COVID
- Because of the lockdown implemented post 25th March,2020 there was a panic buying across consumers to buy products in bulk and preventing frequent stepping out of the house. These changes are normally observed in cities where the number of COVID cases were high.

- Around 10.3% (36 respondents) were neutral towards any changes in reduced frequency of purchasing. These are people who are normally from Tier 2 and Tier 3 cities and where the COVID impact was not prevalent that time.
- Around 23.1% (81 respondents) feel that there is no change in frequency of buying item during outbreak of COVID. Main reason for this was these set of respondents belonged to Tier 1 city and where COVID case were not high. Essential needs were available in there nearly local supermarket or kirana store.
- They didn't find the need to buy the items in bulk as positive sentiment were also given by sellers of stores about the availability of essential item needs even during lockdown.



Pie 2

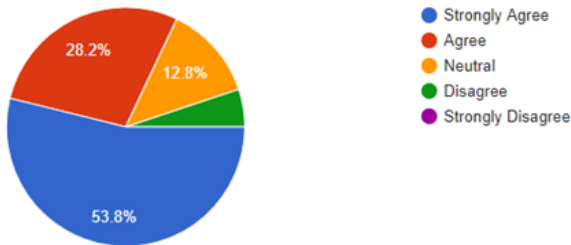
Pie 2

- As revealed in Pie 2, 51.3% (180 respondents) strongly disagree and Disagreed that their purchasing has remained unchanged.
- Respondents have committed to saying that their purchasing patterns have changed than it was before COVID hit the country. Many of them have shifted towards buying only the essential items and restricting any unwanted items such as clothing, fashion or any household item.
- This purchasing unchanged can be seen across all the city irrespective of which tier they belong.
- As revealed in Pie 2, 10.3% (36 respondents) remained neutral in their response's. Representing they were not sure about this.
- As revealed in Pie 2, 38.4% (134 respondents) falls under strongly agreed and agreed group saying that agreeing that their purchasing remained unchanged. Respondents under this category are those which are not in containments zone and have less COVID-19 cases in their area because of this the services

are available for them and there in no urgency to change their purchasing patterns.

The necessity of the Item

Buying only Food/Medicines unless other items are necessary

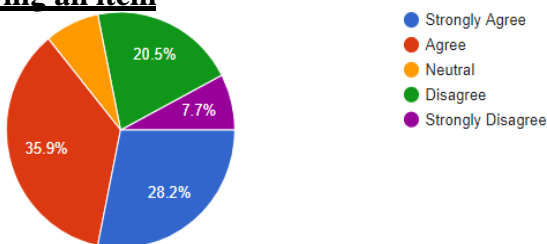


Pie 3

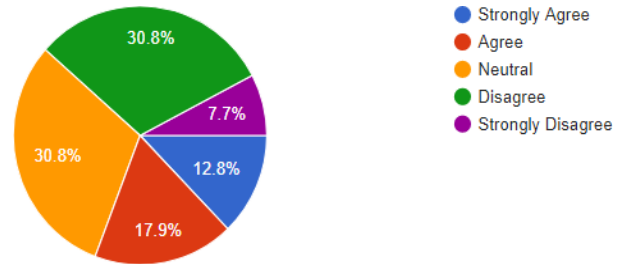
- As revealed in Pie 3, 82% (287 respondents) strongly agree and agreed that their purchasing patterns have changed drastically and are mostly buying only essential items like Food items/Medicines and spending very less on another item.
- The adjustment in purchaser lead can be commonly watched for Grocery things, Health-care things, Medicines, Entertainment organizations and Fruits and Vegetables. From the primary multi day stretch of lockdown to the fourth multi day stretch of lockdown, the size of usage i.e., the enthusiasm for drugs, dairy things.
- 12.8% (45 respondents) remained neutral with respect to their response.
- 5.2% (18 respondents) disagreed with their purchasing patterns have changed. Respondents under this category are those which are not in containments zone and have less COVID-19 cases in their area because of this the services are available for them and there in no urgency to change their purchasing patterns.

Mode of Payment

Preferred paying by card/payment apps while buying an item



Preferred paying by card/payment apps while buying an item

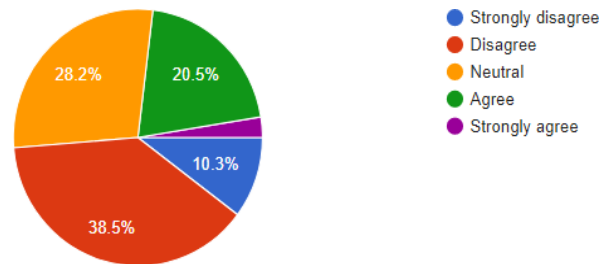


Preferred paying by only cash

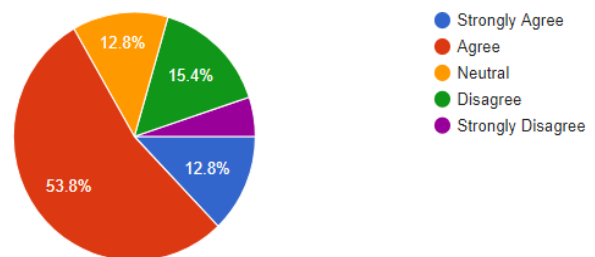
Pie 4

- As revealed in Pie 4, 64.1% (224 respondents) strongly agree and agreed that they have preferred going for card payment or online payment via apps for purchasing goods at stores. Majority of the respondents under this category falls in the age of 55-60 years as they find themselves being aware of such technologies.
- 7.7% respondents remained neutral while answering questions.
- 28.2% (99 respondents) have strongly disagreed and disagreed as card and online payment apps for buying items. Many elderly people are still not in sync with technology and find it difficult to use such methods and thereby prefer paying by cash.
- Payment by cash is mostly seen in Tier 2 and Tier 3 cities.

Price Constraint



Price is not a constraint for me while buying food and Medicine

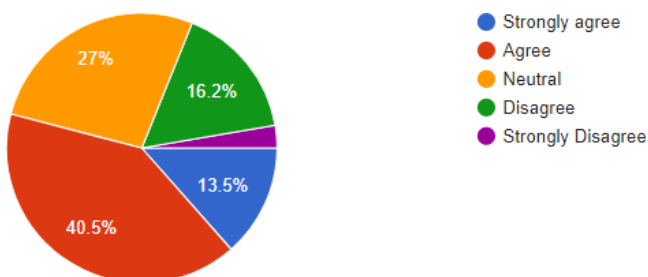


Prefer to buy products online even if the prices are slightly higher on online platforms

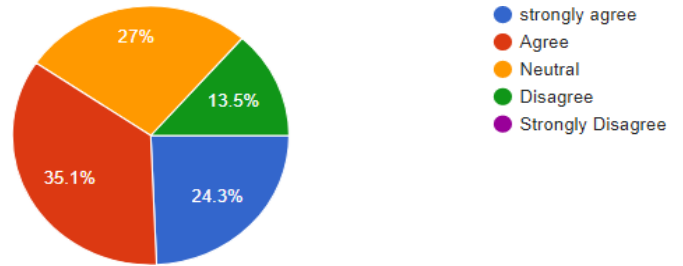
Pie 5

- During the initial few weeks of lockdown since there was delays in supplies as the truck drivers need to have special permit pass to travel across states. This delays in supplies lead to surge in prices of essentials during the initial lockdown period.
- As revealed in Pie 5(left chart), 67.6% (237 respondents) strongly agree and agreed that price was not the constraint for them while buying essential item and medicinal items. Many respondents have said they have spent on buying items which increase their immunity without looking at the price. Where As revealed in Pie 5(right chart), only 23.1% (81 respondents) have said they would prefer to buy the same product via online shopping when it is available at higher price.
- 12.8% (45 respondents) in the left graph and 28.2% (99 respondents) in the right graph remained neutral while answering to the question.
- 19.6% (67 respondents) left graph respondents said that they were sensitive to pricing and tried to reduce their consumption in order to avoid overshooting of their budget. They considered price as an important factor for themselves before buying items.
- 48.8% (171 respondents) right graphs said they will not would prefer to buy the same product via online shopping when it is available at higher price. Reason attributed to this is because elderly avoid online shopping and prefer to buy products from their nearby local store. Even though there is surge in online shopping but elderly prefer to buy products from nearby stores only.

Impact on Spending



Ability to make financial end meets has been negatively impacted by COVID-19

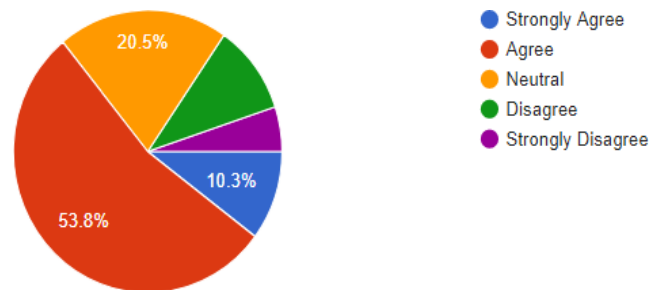


Uncertainty about the economy is preventing investments/purchases

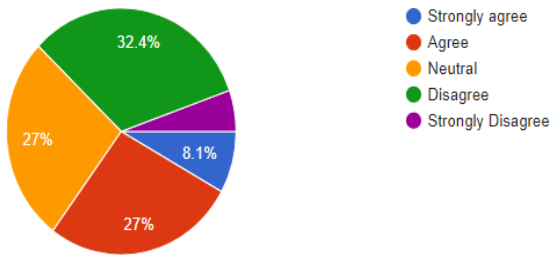
Pie 6

- As revealed in Pie 6(left chart), 54% (189 respondents) strongly agree and agreed that COVID pandemic has worsely affected them with their ability to make financial meets. With increasing prices of essential items and income unreliability has affected them negatively in meeting their financial goals.
- In Pie 6(right chart) around 59.4% (208 respondents) also agreed to the fact that the because of uncertainty situation about economy is hampering their investment and purchases.
- In Pie 6(right and left chart) 27% (95 respondents) are neutral towards this question.
- Around 18.9% (66 respondents) (left chart) and 13.5% (47 respondents) strongly disagree and disagreed with any financial crunches. Also, we can see that majority of these respondents were in Tier 3 city. As the expenses of living and prices are much lower than that in Tier 1 and Tier 2 cities this could have been the major reason the respondents didn't felt about any financial burden on themselves

Availability of Product



Preferred to shop online if the product is not available in the local shop

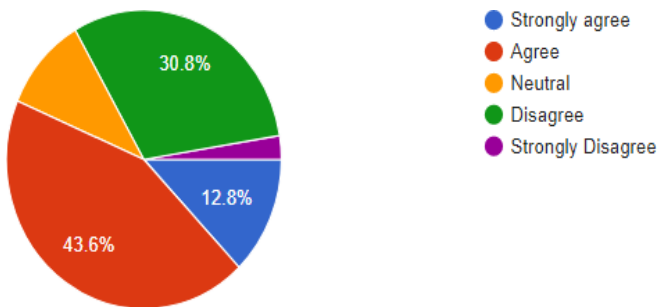


Prefer to wait for the product to be available at the store.

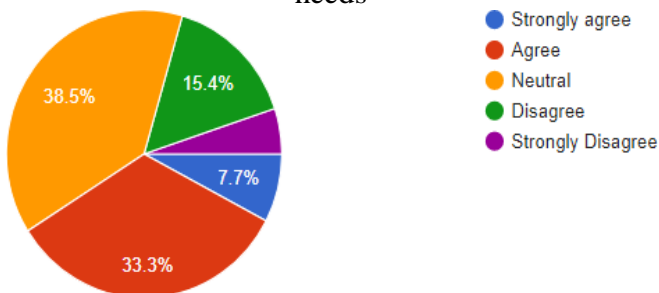
Pie 7

- As revealed in Pie 7(left chart), 64.1% (224 respondents) strongly agree and agreed that during COVID pandemic they prefer to shop online if their required product is not available in the nearby store. Online shopping is predominant in Tier 1 cities and therefore majority of the respondents were from Tier 1 cities. When looking at the age range of respondents who uses online shopping were 55-60 years of age.
- As revealed in Pie 7(right chart), 35.1% (123 respondents) have shown interest to wait for their product to be available in nearby stores. Though they shop online but for essential items they prefer going to nearby local store.
- As revealed in Pie 7(left chart), 20.5% (72 respondents) and Pie 7(right chart) 27% (95 respondents) remained neutral with their responses.

Brand Perception



Didn't care about the brand when buying daily needs

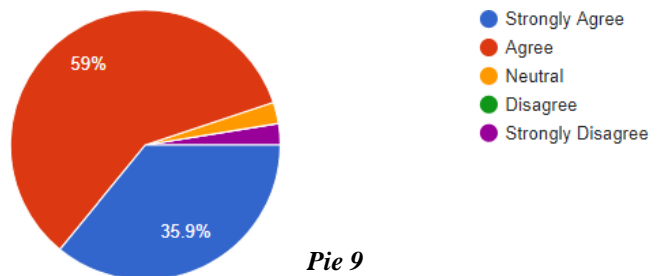


Preferred buying Local brand vs Foreign brand

Pie 8

- As revealed in Pie 8(left chart), 56.2% (197 respondents) strongly agreed and agreed that they didn't care about brand while buying daily need items. The COVID pandemic has made companies to start manufacturing essential item specially hand sanitizers even though they were not part of this. The respondents felt that it was need of hour to buy products without looking at their brand.
- As revealed in Pie 8(left chart), 33.4% (117 respondents) feels brand perception is important for them. As many elderly people in this range feel that since they have been using the same product from ages so they don't want to switch to other brand even if it not available in the market. They find the product suitable for themselves.
- As revealed in Pie 8(right chart), 40.3% (141 respondents) preferred buying local sourced products rather than foreign product. With the announcement of Atmanirbhar and Make in India by Indian Gov, people perception much more changed towards local brands for buying.

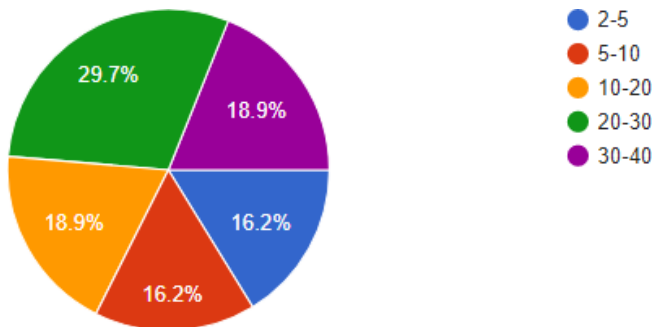
Technology Adoption during COVID



Pie 9

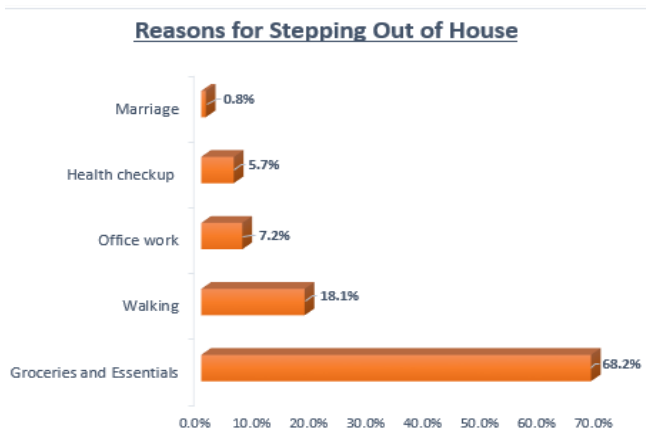
- Technology has played an important role in everyone's life during lockdown. Let it be transferring money from one person to another, shopping online, watching TV series on social media platform etc. Technology was not limited to youngster nowadays even elderly people wanted to learn new things. There is a growing need of smartphone and how to use them from elderly people.
- Article in Economic times (22) said with the youthful finding old approaches to associate and the old interfacing with the new, the Covid-19 flare-up has turned a few suspicions about innovation and the socioeconomics of the Internet on its head.
- As revealed in Pie 9 94.9% (332 respondents) strongly agree and agreed that the technology

adoption became necessary during lockdown. Technology allowed them to socially interact with other people. Pass time when they are at home. Learn new things and many more.



How many times you have stepped out of the house during this COVID-19 pandemic

Pie-10



Pie 11

- Report published in (Indian express 09th Jul, 2020[17]) says that numerous senior residents proceed with their external exercises, and here and there even without wearing face covers, notwithstanding rehashed exhortation and World Health Organization (WHO) rules as they are inclined to COVID-19 contamination.
- As revealed in Pie 10 shows the distribution of many times people have stepped out their houses during the research period approximately.
- Majority of the reasons for people stepping outside the house is included is shows in the Pie 11. Around 68.2% (239 respondents) said that they have stepped out of the house to buy groceries. People in this category include with age range between 55-65 years because most of them were living alone in their house with children working in other parts of country.

- Around 18.1% (63 respondents) said that remaining inside four dividers for quite a long time is very discouraging so they go out for hourly walk with necessary precaution in place.
- Around 7.2% (25 respondents)) said that they have to step out of the house for their office related work. People with the age group 55-60 years fall under this.

Conclusion

Contribution of the present preliminary study provides initial insights into the behavioral changes in a pandemic situation on the elder people of India, an event that has not occurred before in social media times. Because of the unnatural lockdown, fear of essentials needs in the markets, income decrease, economic impact has cause significant changes of behaviors not only the among the young generations of the country but also the same set of behaviors can be seen in the elderly consumers of the country have changed their habits and the motivations in the same route. Even though elderly people above 60+ years of age was given strict adherence to stay at home but analysis shows people did not want to stay in four walls and wished to go out for walking continuing their new normal with mask. The change towards local brands is also seeing a wave of sentiment among elderly people. The research paper also shows how technology leverage is not just limited to young people, but even elderly people are inclined towards technology adoption. Even more people are adopting to online payment over cash system in order to avoid themselves from the touch effect and with decreased salary and increased prices of items people are spending only on essential items with limit and this change seems to be temporary till the COVID-19 stays.

Limitations Of The Study:

- 1) The sample of respondents chosen for the examination may not genuinely speak to the entire populace of the Tier 2 and Tier 3 urban communities.
- 2) Convenience method of sampling was used, which has its own restrictions.
- 3) Study is only related to the pandemic situation arisen due to COVID-19 and how the behavior of the consumer was change

- 4) The responses got from the study are dependent upon different kinds biases
- 5) Only Urban elderly people were selected. Rural elderly people being left out.

Scope For Future Research:

A future report could imitate the current investigation, with countless respondents covering the rustic older individuals. As opposed to a leading an overall report on the effect of COVID-19 on the chose factors, a different and more nitty gritty examination which includes the statistical description of pre COVID and during COVID behaviors could be done using hypothesis. A more detailed study can be done on elderly people about the impact of lockdown on their Health in India, Psychological changes experience by them during this crisis. Sentiment of Local brand vs Foreign brand on young people.

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APPENDIX A

Questionnaire:

This research is being carried out on Elderly people in India to understand their changing patterns of behavioral dynamics towards the market and impact on them because of the recent COVID-19 pandemic. The research focusses on capturing responses from Elderly people directly or indirectly (discussing with them.)

The responses captured from this questionnaire will be used only for this study and will not be shared with any third party.

The research focusses on capturing responses from Elderly people directly or indirectly (discussing with them.)

Note: Make sure responses are filled in accordance with the elderly people and not with respect to your motivation.

1. Full Name (Not mandatory)

2. Mention your Gender *

Select any one.

- I. Female
- II. Male
- III. Prefer not to say
- IV. Other:

3. Age (in years) *

Select any one

- a) 55-60
- b) 60-65
- c) 65-70
- d) 70-75
- e) 75+

4. Marital Status *

Select any one.

- I. Married
- II. Widowed
- III. Divorced
- IV. Other:

5. Mention your highest degree or level of school you have completed?

Select any one

- I. Less than high school diploma
- II. High school diploma or equivalent degree
- III. Bachelor's degree
- IV. Master's degree
- V. Doctorate degree

6. City of residence *

7. Staying with Family? *

Select any one.

- I. Yes
- II. No
- III.

Behavioral changes during COVID -19

Please use below options for selecting your response from Q.08-Q.21

- a) Strongly Agree*
- b) Agree*
- c) Neutral*
- d) Disagree*
- e) Strongly Disagree*

Frequency of Purchase

8. Reduced frequency of purchasing and buying items in bulk *

Select any one

9. My Purchasing remained unchanged *

Select any one

10. Buying only Food/Medicines unless other items are necessary *

Select any one

Mode of Payment

11. Preferred paying by card/payment apps while buying an item *

12. Preferred paying by only cash *

Price Constraint

13. Price is not a constraint for me while buying food and Medicine *

14. Prefer to buy products online even if the prices are slightly higher on online platforms *

Impact on Spending

15. Ability to make financial end meets has been negatively impacted by COVID-19 *
16. Uncertainty about the economy is preventing me from Investments/purchases

Availability of Product

17. Preferred to shop online if the product is not available in the local shop. *
18. Prefer to wait for the product to be available at the local store. *

Brand Perception

19. Didn't care about the brand when buying daily needs *
20. Preferred buying Local brand vs Foreign brand *

Technology Adoption during COVID

21. Technology adoption became necessary for elderly during COVID-19 *
22. How many times you have stepped out of the house during this COVID-19 pandemic. *
- Select any one*
- 2-5
 - 5-10
 - 10-20
 - 20-30
 - 30-40

23. Please mention the reason for stepping out of the house. *

24. Which product is not available at all in your nearby grocery store? (Name one of two of them) *

25. Please mention some of the Psychological changes you observed in yourself during this lockdown situation *

26. Mention few of the habitual changes because of COVID *

27. How do you spend time these days? (Name any two tasks you do daily) *

28. What is one bad habit you have left due to COVID 19 pandemic? *

29. What is the one good habit you have adopted due to COVID19 pandemic? *

30. Any other information you want to discuss.
