SHIFTS IN CONSUMER BEHAVIOURAL TRENDS DURING AND POST THE COVID-19 PANDEMIC: AN ANALYSIS USING THE THEORY OF REASONED ACTION

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Abstract
The COVID-19 epidemic has affected how consumers work, travel, communicate, and shop, among other things. This study examined significant shifts in consumer behaviour that were induced by the COVID-19 pandemic and assess whether these shifts persist in the post-Covid era or if consumers reverted to their previous behaviour. The study focused on consumer behaviour in the fast-moving consumer goods sector. The study used a qualitative approach. This study utilised purposive sampling to select 15 participants during the peak of the COVID-19 pandemic and an additional 12 participants after the pandemic. During the peak of COVID-19, online interviews were conducted, while face-to-face interviews took place in the post-pandemic phase. This methodological approach enabled a thorough investigation of consumer behavioural shifts during and after the pandemic. The findings reveal that in response to the COVID-19 pandemic, there was a substantial surge in online shopping, driven by health concerns and convenience, but post-COVID, participants reverted to their pre-pandemic shopping habits, emphasising a return to physical stores. Further, in the post-Covid era, consumer behaviour shifted towards greater loyalty and stability, with many individuals reducing the frequency of changing stores or brands compared to the pandemic's peak. The study also reveals a significant shift in consumer behaviour towards value-based buying during and after the COVID-19 pandemic, reflecting a change in consumer attitudes influenced by economic factors and pandemic experiences. The findings reflect changes in consumer attitudes and intentions, demonstrating the applicability of TRA to these shifts. Additionally, the findings highlight the alignment between consumers’ attitudes and behaviour, indicating that TRA principles were evident in their shopping decisions. Retailers should adopt a robust omnichannel strategy that integrates both physical and online shopping experiences. Recognising that consumers value the convenience of online shopping but also seek the in-store experience, businesses should provide seamless options for customers to switch between channels. Retailers should adopt an omnichannel approach, seamlessly blending online and in-store shopping experiences. Marketers should focus on affordability, promotions, and trust-building to align with consumers’ value-based buying preferences. Future research could investigate deeper into the long-term sustainability of the observed shifts in consumer behaviour towards physical stores, loyalty, stability, and value-based buying. Assess whether these changes persist or evolve over an extended period beyond the immediate post-pandemic era.

Keywords: Consumer behaviour, Theory of Reasoned Action, Online buying, Value-based buying

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1. INTRODUCTION
The advent of the COVID-19 pandemic has had a substantial impact on the changes of consumer behaviour. To align with the challenges faced by local healthcare systems, several governments throughout the globe implemented measures and lockdowns with the aim of managing a manageable number of positive cases. The dissemination of daily news reports and the implementation of awareness programmes contributed to an increase in the number of individuals who chose to abstain from public and crowded areas to reduce the risk of infection. Various factors compelled individuals to explore alternate methods for progressing in everyday life (Zidane, 2021).

The advent of the digital revolution has had a profound and significant influence on the consumer buying processes. The retail landscape has seen significant changes because of the development of the internet and digital technology, leading to a transformation in e-commerce platforms. Prior to the onset of the COVID-19 pandemic, consumers have shown their acceptance of the emerging online buying environment. In this emerging paradigm of e-commerce, individuals are afforded the convenience of closely monitoring pricing fluctuations, doing comparative analyses of product functionalities, and engaging in the dissemination of personal evaluations pertaining to their own purchases. Further, online shopping has the advantage of saving time that would otherwise be spent on travelling to and from a physical retail store, which is particularly beneficial in a culture that places a high value on time efficiency (Hong et al., 2021).

The study sought to understand the changes in consumer behaviour trends because of the COVID-19 epidemic and consumer behavioural tendencies that continued after COVID-19. Amid these shifts in consumer behaviour, this study seeks to examine the applicability of the Theory of Reasoned Action (TRA) model in the context of the post-COVID-19 era. Specifically, determining whether TRA remains a relevant framework for understanding and predicting consumer behaviour in the changing landscape brought about by the pandemic. To achieve the study objective, this work is structured into five distinct sections: introduction, literature review, methodology, results and discussion of the findings and finally concluding remarks.

2. LITERATURE
The Theory of Reasoned Action (TRA), developed by Ajzen and Fishbein (1980), is a fundamental framework that examines the cognitive psychological processes involved in consumer decision-making. The primary use of this approach has been to predict future actions and the likelihood of particular behaviours based on the attitudes consumers have (Lee and Chow, 2020). The TRA illustrates the
relationship between attitude, actions, and actual behaviours, arguing that people possess rationality and the ability to interpret data for decision-making (Wang et al., 2019). The theory offers a conceptual framework for comprehending consumer behaviour in online environments, as an alternative to the conventional approach of segmenting customers according to demographic factors (Pham et al., 2020). According to this theoretical framework, an individual's behaviour is influenced by their purpose to engage in that activity. The determination of this purpose is contingent upon the attitudes and subjective norms held by the person towards the behaviour. Hence, this model is used to ascertain individuals' behaviour by considering their attitude towards engaging in such behaviour, subjective norm, and intentions.

2.1 Purchasing Intention in an Online Shopping Setting during the COVID-19 Pandemic

During the COVID-19 epidemic, people were required to remain inside their houses because of government-imposed restrictions on movement and activities (Mehrolia et al., 2020; Koch et al., 2020). As a result of these limitations, a considerable number of consumers choose to get meals via food delivery applications and participate in online purchasing activities. According to Mehrolia et al. (2020), local authorities actively promoted online purchasing as a measure to mitigate the spread of the illness in certain instances. The attitude of consumers is a significant component in the context of online buying. Attitude may be defined as the internal evaluation consumers make towards brands or certain platforms. The concept of attitude is a well-established factor in the field of marketing, which is used to study and predict consumer decisions about brands (Wang et al., 2020). The term "attitude" pertains to an acquired inclination to regularly react in a positive or negative way towards a certain item (Lee et al., 2020). Following a global epidemic, it is imperative to thoroughly analyse attitudes towards online shopping.

The key dependent variable of the TRA model is the intention to continue the use of online purchasing platforms amidst the ongoing COVID-19 epidemic. According to Ajzen and Fishbein (1980), intentions serve to capture the motivating variables that impact behaviour. They are indicative of the level of effort individuals are willing to expend and the extent of their planned exertion to engage in certain behaviour. According to Ajzen and Fishbein (1980), when a consumer develops a more positive attitude towards a certain behaviour, they are more likely to have a stronger intention to engage in that action. According to the findings of Liu et al. (2012), the inclination of consumers to make purchases from an online shop is contingent upon their attitude towards the online company. Further, several researchers have demonstrated that a positive disposition towards a specific marketing offering, whether it be a tangible product or participation in online shopping, can result in increased levels of purchase intentions (Hong et al., 2021; Lee et al., 2020; Wang et al., 2019; Lee and Chow, 2020; Cho et al., 2019). This assertion
has more significance for e-commerce enterprises doing online operations after the pandemic. In addition, the attitudes of consumers have a significant role in influencing their intentions to acquire products or services in an online environment, aligning with the principles of the TRA model (Ajzen and Fishbein, 1980). Research has shown that those who have a positive attitude towards online purchase are more likely to exhibit a stronger tendency and intention to engage in online shopping (Lee and Chow, 2020; Cetina et al., 2022).

3. METHODOLOGY

This study examined significant shifts in consumer behavioural trends that were induced by the COVID-19 pandemic and assessed whether these shifts persist in the post-Covid era or if consumers reverted to their previous behaviour. This study used a qualitative approach. The investigation was exploratory in nature. According to Creswell (2013), choosing a research approach depends on the audience for the study that is being undertaken, the audience for the study's findings, the nature of the research problem, and the issue being addressed. Data was collected by means of semi-structured interviews. The data was collected in two parts; in 2020 during the peak of COVID-19 and in 2023 post covid pandemic.

A combination of non-probability purposive and convenience sampling methods were employed to select participants. This approach was chosen to ensure that the sample consisted of individuals who could provide valuable insights into the research objectives while maintaining practicality and accessibility. The first phase of data collection process took place between May 2020 to July 2020. In 2020 data was collected to understand the immediate impact of the crisis on consumer behaviour. To ensure safety and compliance with health guidelines, data collection primarily occurred online. This approach was chosen to minimize physical interactions and adhere to social distancing measures. Potential participants were initially contacted through email invitations and, in some cases, through social media platforms or online forums relevant to the research topic. The invitations provided a brief overview of the study's objectives and outlined the expectations of participation. Zoom session was arranged to conduct the interview with those who agreed to participate in the study. An interview guide was used for the participants with the aim of gaining insight into the shifts in their behaviour. A total of 15 participants participated in the study.

Regarding the second data set, nonprobability-purposive sampling was used to select the participants at the shopping malls. Following the decline of the COVID-19 pandemic, a second phase of data collection was conducted to investigate whether changes in consumer behaviour persisted beyond the immediate crisis. This phase occurred between February 2023 to March 2023. Like the first data collection, semi-structured interviews were employed. However, as the pandemic's severity had reduced significantly,
some face-to-face data collection was reintroduced, ensuring appropriate safety measures were in place. An interview guide was used for the participants with the aim of gaining insight into the shifts in their behaviour. In the second data collection phase, conducted after the peak of COVID-19, a sample size of 12 participants was utilised. The reduction in sample size was primarily due to budget constraints. For the confidentiality and protection of participants, pseudonyms were used. Data collected from interviews were analysed using thematic analysis. According to Rose and Johnson (2020), thematic analysis is a technique used to recognise, scrutinise, arrange, depict, and present themes that are present within a given set of data. According to Rose and Johnson (2020) and Nowell et al. (2017), the utilisation of thematic analysis offers a versatile method that can be adapted to suit various research requirements. This approach can furnish a comprehensive and intricate depiction of data. Nowell et al. (2017), state that the utilisation of thematic analysis in qualitative research presents an advantageous approach, as it provides a more comprehensible form of analysis and is also beneficial in condensing significant characteristics of an extensive dataset. Thematic analysis was deemed appropriate for this study, as it aimed to scrutinise shifts in consumer behavioural trends that were induced by the COVID-19 pandemic and assess whether these shifts persist in the post-COVID-19 era or if consumers reverted to their previous behaviour.

4. RESULTS AND DISCUSSION

4.1 Theme 1: Shift to online buying

*During COVID-19:* Participants indicated that the pandemic led to a significant rise in online shopping, driven by health concerns and convenience. Consumers of all ages embraced e-commerce for its contactless nature and doorstep delivery, making it a new norm in their shopping habits.

Participant A: "*During the height of the COVID-19 pandemic, I found myself relying heavily on online shopping. The fear of contracting the virus in crowded stores pushed me towards e-commerce. It was just so much more convenient to order everything online, knowing it would be delivered right to my doorstep. Online shopping became a safe and practical choice, and I think many people of my age group experienced this shift in their shopping habits.*"

Participant B: "*When COVID-19 hit, I immediately turned to online shopping. It was a matter of safety. I was hesitant to go to physical stores and risk exposure. E-commerce became a lifeline, offering contactless shopping and home delivery. It wasn't just me; my friends and family also embraced this shift. Online shopping wasn't just a trend; it became a necessity. It's interesting how the pandemic changed our habits so quickly.*"
Post-COVID-19: Return to Physical Stores: A significant majority of participants reported reverting to their pre-pandemic shopping habits, favouring in-store purchases once again. This shift back to traditional shopping channels underlines the enduring appeal of physical retail experiences. Further, a smaller faction indicated that they now predominantly opt for online shopping when their schedules are particularly hectic and a visit to the store is impractical due to time constraints so basically, they use online Shopping as a time-saving measure.

Susan: "I missed the tactile experience of shopping in a physical store—the ability to touch and try on items before making a purchase. It's a different kind of satisfaction."

This sentiment was echoed by several others who emphasized the unique appeal of brick-and-mortar retail.

John: "I've gone back to in-store shopping for most things, but when I'm swamped with work and can't spare the time, online shopping still comes in handy. It's like having the best of both worlds—traditional shopping when I can, and online shopping when I must."

The study's findings regarding the return to physical stores and selective use of online shopping in the post-Covid era can be comprehensively linked to the Theory of Reasoned Action (TRA) model. Firstly, attitudes and subjective norms play a pivotal role in shaping behavioural intentions, with participants exhibiting a shift in attitudes toward traditional retail experiences and a positive disposition toward in-store shopping, which has influenced their intentions to revert to pre-pandemic shopping habits. Secondly, subjective norms, emphasising the influence of perceived social expectations, have been evident as a significant majority of participants have indeed returned to physical stores, possibly guided by societal acceptance or the influence of friends and family who favour in-store shopping. Thirdly, the alignment between behavioural intentions and actual behaviour is robust, with participants actively following through on their intentions, be it in-store shopping enthusiasts returning to traditional channels or those opting for online shopping as a time-saving measure translating their intentions into practical action. Lastly, the findings regarding online shopping as a practical time-saving strategy harmonize with the TRA model, highlighting participants' decisions grounded in their schedules and constraints, which in turn influence their behavioural intentions. In summary, these findings vividly exemplify how consumer behaviour is intricately shaped by the interplay of attitudes, social norms, and practical considerations, thereby illustrating the relevance and applicability of the TRA model in understanding post-Covid shopping behaviour.

Findings concur with results of a study by the Office for National Statistics (ONS), where there was a notable rise in overall online sales at the onset of the pandemic, with figures going up from below 20% to about 33%. However, in 2021, there was a subsequent decline in this growth (ONS, 2021).
al., (2021), indicated that the COVID-19 pandemic has had a significant impact on global consumer behaviour, leading to a surge in the demand for online shopping and online food delivery. The buying behaviour of consumers has undergone transformations throughout the current era characterised by the presence of a pandemic, implementation of lockdown measures, and economic volatility. Significantly, the lockdown has had a profound impact on consumers’ behaviour, as shown by the research conducted by Hong et al. (2021). According to Nielsen (2020), the utilisation of online FMCG buying has seen a significant acceleration, equivalent to five-year progress, during a six-month period within the Covid-19 epidemic. Consequently, there has been a significant surge in the adoption of online shopping and use, characterised by a substantial influx of new users, a notable increase in frequency, and a pronounced shift in preference. The preference for internet as the most often used medium has seen a significant increase of over 100%.

Evidence for this phenomenon may be seen in the results of the Nielson (2020), study which was conducted between May and September 2020. The study provides valuable insights into the impact of the Covid-19 lockdown on consumer behaviour, particularly at a period that is unparalleled in our history. According to the Nielsen (2020), report, prior to the Covid-19 pandemic, a mere 4% of South African respondents indicated a preference for online shopping as their primary mode of purchasing goods and services. The percentage increased to 11% in May 2020 with the implementation of Level 4 Lockdown measures, and subsequently reached 12% by September 2020 when the country transitioned to Level 1 restrictions. Among the recent cohort of South African individuals who engage in online shopping, it is observed that 28% of them had not previously participated in any kind of online shopping before the onset of the Covid-19 pandemic. Regarding the recent impacts of online shopping, specifically pertaining to whether consumers engaged in online shopping during the preceding week, there was an observed rise in this metric. The percentage of individuals who reported having shopped online in the prior week rose from 59% in May to 68% in September. Regarding frequency, there was a rise in the proportion of individuals who reported shopping once a week, rising from 41% in May to 48% in September. Similarly, the percentage of those who engaged in online shopping several times a week climbed from 18% in May to 20% in September 2020. In the year 2020, there was a significant surge in online sales, with the share reaching 13.1% during the last quarter. findings also indicate that throughout the pre-COVID-19 era, the year-on-year percentage gains were substantial, however, the online share remained relatively limited (NielsenIQ, 2020).

According to a poll conducted by Statista (2021), among online grocery consumers, they expected a decrease in online sales after the pandemic. When queried about their anticipated online shopping habits post-pandemic, 42% of consumers expressed their intention to maintain their current level of online shopping, while 33% indicated a likelihood of reducing their frequency of online purchases.
Additionally, 18% of respondents expressed a probable discontinuation of online shopping altogether, while 7% anticipated an increase in their online shopping activities. Nevertheless, industry professionals anticipate that the prevalence of online grocery purchasing will persist at the same magnitude as it did throughout the outbreak. Davey (2020), predicted that the online market will double in size over the next years and asserts that online channels would ultimately dominate as the primary distribution channel. Goldsmith (2021), on the other hand, articulated comparable anticipations, drawing upon research conducted by NielsenIQ. According to McKinsey & Co (2021), there was a sense of caution in Europe over the post-pandemic recovery of physical retail outlets. The study also highlighted that the online shopping experience was seen as less satisfying in continental European nations, particularly those with lower pre-pandemic use of this channel. According to the Mercator Advisory Group (2021), it is anticipated that online grocery sales in the United States would continue to persist even after the conclusion of the epidemic. Additionally, Supermarket News (2020), projected a more than twofold increase in online grocery sales by the year 2025.

Additional research pertaining to online grocery purchases in August 2021 indicates that the current state of affairs remains inconclusive. According to Skeldon's (2021) analysis, which used NielsenIQ data, it was observed that online grocery purchases remained stable throughout the month of May in 2021. Nevertheless, according to research using Kantar data, there was a marginal decrease from 13.4% to 13.3% over the four-week interval before June 11th, in comparison to the same time in the previous year (Kantar, 2021). Nevertheless, throughout this period, there was a continued increase in infections, which posed a hindrance to the resumption of operations at brick-and-mortar retail outlets.

The findings highlight the importance of maintaining a balanced approach to retail strategies. While online shopping witnessed an extraordinary surge during the pandemic, the enduring preference for in-store experiences emphasizes the continued significance of brick-and-mortar retail. Recognising the role of online shopping as a time-saving measure, businesses may consider implementing convenience-enhancing features, such as streamlined online platforms and efficient delivery services, to cater to the needs of busy consumers. Businesses must encourage new users to navigate online shopping platforms effectively and providing an engaging online shopping experience can be crucial in retaining and expanding the online consumer base.

The study unravels the unparalleled surge in online FMCG shopping spurred by the COVID-19 pandemic. While this shift represented a quantum leap in consumer behaviour, the post-Covid era indicates a return to a balanced shopping approach. Understanding this nuanced consumer landscape is paramount for businesses aiming to tailor their strategies to the evolving needs and preferences of
4.2 Theme 2: shift in preferred stores and brands

During COVID-19: Participants indicated that the pandemic disrupted consumer loyalty and brand preferences. Consumers became more open to exploring alternative stores and brands due to supply chain disruptions and changing product availability. Economic uncertainties prompted rational choices focused on affordability and availability rather than brand loyalty.

Chipo, one of the participants, explained, "The pandemic really shook things up. Loyalty to one brand or store wasn't a thing anymore."

Robert: "It was frustrating when the usual brands or products were out of stock. So, I started trying out alternatives."

Janet: "Economic uncertainties were a common concern, as Mike mentioned, "I had to be practical. It was more about finding what's affordable and available rather than sticking to a particular brand.""

Post-Covid Era: Participants revealed a shift towards loyalty and stability. Many consumers reported that they had ceased changing stores or brands as frequently as they had during the peak of the pandemic. The primary reasons for this shift towards loyalty were the brands and stores that had consistently provided superior services and value for money during the pandemic. These businesses had established themselves as dependable sources of essential goods. Trust became a pivotal factor influencing consumer behaviour. Brands and stores that had consistently met consumer needs during challenging times gained trust, and consumers were now reluctant to experiment with alternatives.

Ruth said, "I've become more loyal to the brands and stores that didn't let me down during the pandemic."

Many consumers, like Ruth, mentioned that they had stopped switching between stores or brands as frequently as they did during the peak of the pandemic. Trust emerged as a crucial factor affecting consumer decisions.

John emphasised, "I trust these brands and stores now. They've proven themselves, and I'm less willing to experiment with other options."

The findings from interviews on consumer behaviour in the post-Covid era reveal a coherent alignment with the Theory of Reasoned Action (TRA) model alongside additional influential factors. Within the TRA framework, shifts in attitudes towards loyalty and stability in shopping behaviour are observed, translating into altered behavioural intentions where participants now favour familiar stores and brands.

Subjective norms, representing the impact of perceived social expectations, play a role as participants' decisions align with socially acceptable shopping behaviour. Importantly, there exists a robust
correlation between behavioural intentions and actual behaviour, as those intending to remain loyal act accordingly. Superior service and perceived value for money are key determinants driving this loyalty shift, fostering favourable attitudes. Moreover, trust, a fundamental TRA element, emerges as pivotal, with consumers placing trust in brands and stores that consistently meet their needs during challenging times, reinforcing their intentions. In summary, the findings underscore the interplay of attitudes, social norms, and trust in shaping consumer behaviour post-Covid, highlighting the relevance of the TRA model alongside these influential factors.

The findings (during COVID-19) are in line with results by Sheth (2020), which indicate that following the COVID-19 epidemic, consumers demonstrated a unique pattern of buying behaviour, including panic shopping, which led to a global scarcity of different items. As a result, South African consumers exhibited a propensity for promptly transitioning between retail stores and brands during the period of the outbreak. According to a consumer study conducted by McKinsey (2021), 27% of the respondents had changed their major grocery shops and brands. Further, more than half of these individuals expressed their intention to remain loyal to the newly chosen store.

Since the onset of the global pandemic, a notable proportion of participants (48.7%), have reported engaging in a behaviour wherein they have replaced their previous purchases from brick-and-mortar establishments with online alternatives offered by competing entities. Moreover, more than 25% of participants said that they engage in brand switching with greater frequency compared to previous periods. Consumers who lack loyalty towards a brick-and-mortar establishment without an online presence have a far higher likelihood of transitioning to a digital alternative. The buying decisions made by consumers were influenced by the limited availability of products caused by shortages and disruptions in the supply chain, hence impacting their brand loyalty. For instance, a considerable proportion of Chinese consumers (82%) and American consumers (75%) reported engaging in novel purchase activities, such as exploring unfamiliar brands or using alternative shopping channels. Also, most of these consumers (over 60%) expressed their intention to persist in such behaviour. As individuals adapt to novel patterns, these shifts in behaviour have the potential to last throughout time (Fazza, 2020).

The study’s findings suggest a remarkable transformation in consumer behaviour within the FMCG industry. While the initial wave of the pandemic witnessed consumers migrating to online alternatives and frequent brand switching, the post-Covid era reveals a notable shift towards loyalty and trust in familiar brands and stores. Consumers now place a premium on consistency, service quality, and value for money. Understanding these evolving dynamics is crucial for businesses in the FMCG sector, as it
underscores the importance of building trust, providing exceptional service, and maintaining competitive pricing to retain and grow their customer base in this new landscape.

4.3 Theme 3: Shift to Value-based buying

During COVID-19: Participants highlighted that value-based shopping became prominent as they sought the best value for their money. With economic impact looming, consumers prioritized essentials and looked for products that combined quality and affordability. This shift highlighted the importance of perceived value beyond just price, including durability and sustainability.

Lucy: "During the pandemic, I became much more conscious of getting the most out of every dollar I spent. It wasn't just about finding the cheapest option; it was about making sure what I bought was worth it. I started looking for products that not only fit my budget but also promised quality and durability. It felt like the right thing to do given the uncertainties, and I also considered sustainability in my choices, making sure I wasn't just buying disposable items."

Post-COVID-19 Era: Participants in the post-Covid era revealed a remarkable continuation of value-based buying. A significant majority of participants affirmed that they remained committed to the value-based purchasing habits cultivated during the pandemic. An intriguing revelation was that the rise in interest rates played a pivotal role in sustaining this commitment. Participants expressed that higher interest rates had compelled them to be more financially prudent, reinforcing the value-based buying mindset.

Tumi: "I continue to prioritise getting the best value for my money just like I did during the pandemic. It's become a part of my shopping routine now."

Sarah: "With interest rates going up, I've become more financially cautious. It just makes sense to stick to value-based buying."

The study’s findings on the persistent adoption of value-based buying can be effectively linked to the Theory of Reasoned Action (TRA) model, encompassing all its core elements. First, the findings highlight a substantial shift in consumer attitudes toward favouring value-based buying during and post the Covid-19 pandemic, underscoring how attitudes play a pivotal role in shaping consumer behaviour. Second, this shift is also attributed to subjective norms, as economic uncertainties and external factors have considerably influenced consumers' perceptions of socially acceptable spending habits, exemplifying the influence of subjective norms on behavioural intentions. Third, in accordance with the TRA model, attitudes and subjective norms synergize to form behavioural intentions, where consumers' positive attitudes towards value-based buying, grounded in economic factors and pandemic experiences, have driven their intention to persist with this behaviour. Lastly, and crucially, the findings affirm a strong alignment between these intentions and actual behaviour, thereby reinforcing the central
concept of the TRA model. In summary, the study's observations on the enduring preference for value-based buying harmonize seamlessly with the principles of the Theory of Reasoned Action, showcasing the influential role of attitudes, subjective norms, and the alignment of intentions with actions in shaping consumer behaviour. Understanding the enduring appeal of value-based buying, businesses should continue to emphasize value-driven marketing strategies, highlighting affordability, quality, and utility in their products and services. As consumers prioritize essentials, diversifying product lines to include budget-friendly options can be a strategic move for FMCG companies. The impact of interest rates underscores the importance of financial literacy. Businesses can contribute to consumer education by providing resources for making informed financial decisions.

5. CONCLUSION

The findings reveal that in response to the COVID-19 pandemic, there was a substantial surge in online shopping, driven by health concerns and convenience, but post-Covid, most participants reverted to their pre-pandemic shopping habits, emphasising a return to physical stores. In the post-Covid era, consumer behaviour shifted towards greater loyalty and stability, with many individuals reducing the frequency of changing stores or brands compared to the pandemic's peak. The study also reveals a significant shift in consumer behaviour towards value-based buying during and after the COVID-19 pandemic, reflecting a change in consumer attitudes influenced by economic factors and pandemic experiences. The findings reflect changes in consumer attitudes and intentions, demonstrating the applicability of TRA to these shifts. Additionally, the findings highlight the alignment between consumers' attitudes and behaviour, indicating that TRA principles were evident in their shopping decisions. Retailers should adopt a robust omnichannel strategy that integrates both physical and online shopping experiences. Recognising that consumers value the convenience of online shopping but also seek the in-store experience, businesses should provide seamless options for customers to switch between channels. This could involve offering online ordering with in-store pickup, enhancing the in-store experience with digital tools, and leveraging customer data to personalise shopping experiences across channels. Marketers should adjust their strategies to appeal to consumers' increased focus on value-based buying. Emphasise the affordability and value of products and services in marketing campaigns. Highlight promotions, discounts, and value-added benefits to attract and retain customers. Additionally, consider leveraging customer reviews and testimonials to build trust and credibility in offerings, aligning with the consumer shift towards stability and loyalty. Future research could investigate deeper into the long-term sustainability of the observed shifts in consumer behaviour towards physical stores, loyalty,
stability, and value-based buying. Assess whether these changes persist or evolve over an extended period beyond the immediate post-pandemic era.

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