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Article

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MARKETING | RESEARCH ARTICLE

Feeling of safety: A new important factor influencing consumers?

Lenka Veselovská^{1*}, Lucia Hudáková¹ and Lucia Bartková¹

Abstract: The COVID-19 pandemic significantly alter business environment world-wide since its spread more than two years ago. Such a long period of living under the influence of related restrictions resulted in consumers changing their habits. This research study compares the results of survey conducted before the pandemic in 2018 and in 2021 exploring various changes in consumer behavior. Main method used in this research was empirical research. Both collected samples were representative files of Slovakian consumers. The main focus of the research was to examine the possible impact of a new factor on consumer behavior—a feeling of safety in the store. Consumers' socioeconomic characteristics such as their age and household income were considered. The findings confirm the assumption of significance of this newly emerged factor. Other changes in consumer behavior such as frequency of visiting stores and accessibility of store were also explored. Alterations were identified in the former, however the later was evaluated as not statistically significant for general population. The pandemic has created a dependency between feeling of safety in store and tendency to visit the store.

Subjects: Supply Chain Management; Marketing Research; Consumer Behaviour

Keywords: COVID-19 pandemic; consumer behavior; feeling of safety; frequency of visiting stores; accessibility of store; household income changes

1. Introduction

The outbreak of the COVID-19 virus has created unprecedented challenges in societies and disrupted economies worldwide. But very little evidence currently exists on changes in factors influencing consumer behavior. The purpose of this research was to investigate the impacts of COVID-19 on newly emerged factors influencing consumer behavior. Many researchers have already begun exploring the impacts of the pandemic on societies. Major focus has been dedicated to changes in business sectors such as supply chains disruptions (Ijaz et al., 2021; Nandi et al., 2021; Pujawan & Bah, 2022; Xia et al., 2022). One of the main discoveries was the resulting shortages of various products on markets of several countries (Jiang et al., 2022; Lucker et al., 2021). Consumers in these impacted areas were forced to adjust their behavior to this new reality. Furthermore, different countries took different approaches to mitigating the effects of the pandemic and to stop the spread of the virus such as lockdowns and forced social distancing (Alexa et al., 2021; Lahiri & Sinha, 2021). It is natural to conclude that the perception of these measures in the opinions of consumers significantly altered their consumer behavior. However, there is currently little evidence to support such supposition. The need to examine impact of the pandemic crisis on consumer behavior is therefore significant. Naeem (2021) proved that customers have become more aware and take their time to make the best possible decision. On the other hand Higashi et al. (2022) argued that the pandemic lead to more isolationist behavior, which often resulted in selfishness. Navickas et al. (2021) and Jin and Ryu (2022) focused on the positive

impacts of the pandemic believing that it has brought the best in out in people resulting in an increase of community involvement, helping others and even altruism. These reported behavioural changes are clearly contradictory meaning that people in different parts of the world responded differently to COVID-19 pandemic depending on other, yet unknown factors.

What several early studies indicate is that new factors influencing consumers and their decisions have emerged such as feeling of safety in stores and accessibility of stores (Ben Hassen et al., 2021a; Morales et al., 2021). However, the degree of their impact on consumers remains currently largely unknown. Accenture Covid-19 Consumer Research conducted in 2020 described five new consumer archetypes that were identified according to their response to fear. It was discovered that only 11% of consumers remained indifferent to the pandemic. On the other hand up to 21% of consumers altered their consumer behavior due to fear they experienced for their health or health of other people in their household (Accenture, 2020). In the past, the feeling of safety during a crisis became a major determinant for decisions (Myae et al., 2011; Yu et al., 2021). Furthermore, the factors that influence purchasing decisions have also changed since the trend to shop in stores that are in a close proximity has accelerated (Alexa et al., 2021; Cappelli et al., 2022; Palakshappa et al., 2022; Zhang et al., 2022). It is possible to assume that the accessibility of store has become an important factor influencing the consumers.

The COVID-19 pandemic unprecedentedly altered life in society. Since there are very few options to provide comparisons to extrapolate trends for future development it is necessary to explore these changes in detail. Both public and private institutions need this information to incorporate changes to their plans for the future. This research study strives to contribute to this newly forming pool of knowledge by providing comparison of consumer behavior changes in context of newly emerging factors influencing consumers.

2. Literature review and hypotheses formulation

Consumer behavior is a broad concept that encompasses many variables. It is a person's behavior when buying and consuming products, which includes external manifestations of behavior such as coming to the store, choosing a product, its use and consumption and subsequent disposal of the product; as well as internal manifestations such as motivation, perception, influence of various variables, opinions and their dissemination, satisfaction. Consumer behavior is a largely hidden process that cannot be directly observed, it can only be based on generalized knowledge and studies that can reveal hidden motives, and on the basis of which consumer behavior can be predicted in part (Zhang & Chang, 2021; Worfel, 2021). Based on this knowledge, businesses can make decisions in creating value for the consumer.

Consumer behavior consists of several stages and includes complex human behavior from the awareness of the need, through the purchase of the product to its consumption and disposal. These stages can be characterized as a purchasing behavior that involves visiting a particular store when one buys a particular product. Both consumer behavior and its stage purchasing behavior are constantly evolving, but changes tend to be smooth and the business environment usually has plenty of time to adapt. Sometimes, however, there are sudden changes for which the business environment is not ready. There are several reasons why consumers change their consumer behavior (Sheth, 2020; Zendejdel et al., 2016). They may result from a social context, due to the implementation of new technology, due to the introduction of new rules or due to a less predictable context. Several studies confirm that when a crisis arises, regardless of its origin, consumers adapt to new conditions by changing their attitudes and even their habits (Vázquez-Martínez et al., 2021). Some changes in consumer behavior tend to disappear after the crisis, but some persist and become new consumer habits and lead to new product or brand preferences (Arens & Hamilton, 2018). For example, new habits appeared after financial crisis in 2008: a demand for simplicity, discretionary thrift, mercurial consumption, green consumerism and ethical consumerism (Flatters & Willmott, 2009).

Such a case also occurred in the case of the COVID-19 pandemic, which first started to significantly alter business environment in Europe in 2020. Disruptions were reported from global supply chains and the general atmosphere of uncertainty deteriorated the possibilities of businesses to applied targeted market strategies incorporating the new needs, attitudes and perceptions of consumers (Chari et al., 2022). During the COVID-19 pandemic, the levels of perceived risks increased, resulting in immediate changes in consumer behavior (Jones, 2020). The intensive presence of COVID-19 in the news generated fear and has increased individuals' worries about their present and future (Hoffmann et al., 2022). The effects of fear appeals on health threats which also motivates individuals to react in a self-protective way (Soon et al., 2022). Human nature is oriented to take some protective action to overcome or escape as a response to a heightened emotion. Disasters or emergencies create uncertainty about the developing consequences, this increases anxiety and anxiety leads to fear (Dulam et al., 2021). Many personal and psychological characteristics help understand how people process external influences and make decisions at the consumer level (Cruz-Cárdenas et al., 2021).

The behavior of consumers to stockpiling during the COVID-19 was identified as a form of panic purchasing. Panic is a subjective, emotional state of the human being that significantly influences their behavior. Perceptions of a threat and scarcity, fear of unknown or of uncertainty, coping behavior, social influences, and social trust are the most important factors influencing consumer behavior during a crisis (Omar et al., 2021). The newly emerging dominance of psychological factors supports the findings of Zulauf et al. (2021) who focused primarily on consumers' panic buying and hoarding. Several studies have confirmed that COVID-19 and its consequences have led to fears, worries and anxiety in humans as a major factor affecting the health and wellbeing of people worldwide (Eger et al., 2021). Furthermore, Di Crosta et al. (2021) also discovered that organizations should pay significantly more attention to psychological factors to meet actual consumers' needs and feelings. The psychological factors include the beliefs, motivation, perceptions the individual possesses, such as anxiety, risk-taking nature, satisfaction, etc. These factors accelerate or decelerate the decision-making process (Dulam et al., 2021; Muchandiona et al., 2021). Various studies focused on the atmosphere in store and its positive effects on increased purchase (Binh, 2017; Kaltcheva & Weitz, 2006; Spence et al., 2014; Yalch & Spangenberg, 1993), however what is omitted from the research are the mostly negative factors that influence consumers such as the influence of the pandemic that is mapped scarcely. During the pandemic even new factors influencing consumers and their decisions have emerged such as feeling of safety in stores and accessibility of stores (Ahmed et al., 2020; Alexa et al., 2021; Eger et al., 2021; Iannaccone et al., 2021; Immordino et al., 2022; Seabra et al., 2021). The current pool of knowledge still lacks the evidence on how these new factors has affected the consumers since the outbreak of the pandemic. Therefore, the following hypotheses were formulated:

Hypothesis H1. The influence of accessibility of store on consumer's purchasing decisions increased during the pandemic.

Hypothesis H2. The influence of feeling of safety in store on consumer's purchasing decisions increased during the pandemic.

In theory, we encounter four areas that affect a person as a consumer: cultural influences, social influences, consumer personality and psychological predispositions (Michon & Chebat, 2008; Tao et al., 2022). Each of these areas includes its own set of factors influencing consumer behavior importance of each can vary based on individual consumer. However, new research studies indicate that the pandemic altered even the most fundamental thought processes of people (Zhang, 2020; Worfel, 2021). It would be interesting to discover how the newly emerged factors interact with traditional factors. From the microeconomic perspective the main decisive factor of buying products is always the price and then consequently the available income (Guney & Sangun, 2021; Kim et al., 2022; Valaskova

et al., 2021). Various studies show that both of these factors were affected by the pandemic (Borsellino et al., 2020; Czechtoko et al., 2021; Dangelico et al., 2022). However, there is no evidence on impacts of their changes on consumer behavior. Therefore, the following hypothesis was formulated:

Hypothesis H3. Consumer's income change during the pandemic is positively associated with frequency of visiting stores during the pandemic.

Furthermore, the pandemic impacted different consumer segments in different strength. Dang and Nguyen (2021) proved that while consumer's gender plays no major role on their pandemic perception, the age of consumers is an important factor of differentiation. Some early studies show how people of different age reacted to pandemic in their own way (Basu & Swaminathan, 2021; Eger et al., 2021; Peluso et al., 2021; Rahmawati et al., 2022; Veselovská et al., 2021). Due to the nature of pandemic itself and restrictions imposed by Slovak governments older people could have been influenced more and therefore reduced the frequency of their store visits more than younger ones. Ben Hassen et al. (2021a) reported on consumers reducing their shopping frequency, however they did omit the possibility of different strength of response by consumers of different age. Therefore, it is necessary to explore changes in consumer behavior through the lens of the factor of age. The following hypotheses were formulated:

Hypothesis H4. Consumer's age is negatively associated with frequency of visiting stores during the pandemic.

Hypothesis H5. Consumer's age is positively associated with importance of feeling of safety in store.

Hypothesis H6. Consumer's age is positively associated with importance of accessibility of store.

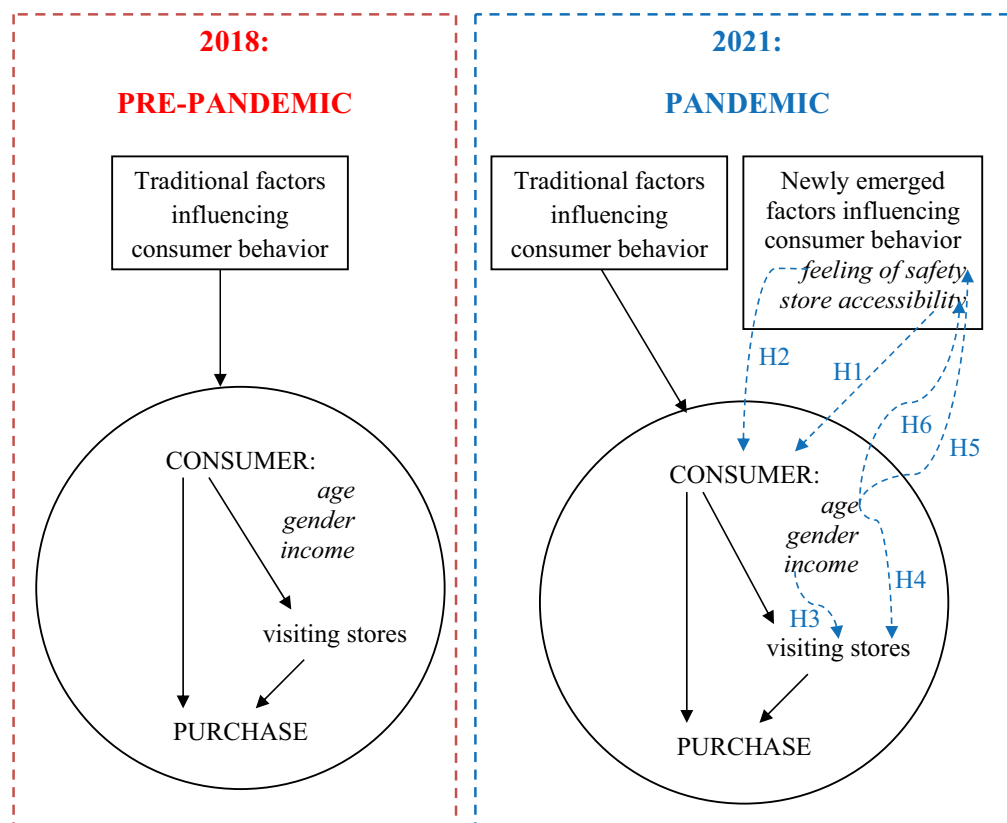
3. Materials and methods

The main methodological approach for this study was empirical research. Two independent surveys were conducted in different time periods to collect and compare data. The first survey was carried out in 2018 and its initial purpose had been to examine current state of consumers' behavior after significant political changes in Slovak republic. The feeling of safety was introduced as new factor that could possibly affect consumers' decisions. The questionnaire was formulated as generic in order to enable use of data for several different purposes. Later, after the outbreak of the pandemic the data was requisitioned for the purpose of examining the impacts of the pandemic. The questionnaire used in the first survey was only slightly modified, mostly in erasing two questions that examined the influence of government. Two new questions were added that focused on examining the feelings of consumers during the pandemic, however, the data collected from these questions were not used in this research, therefore the changes in structure of questionnaire did not affect the methodological approach of this research study. All of the main questions from which the data was used in this research remained the same in order to compare the collected data.

The focus of this research was on comparing the situation before the pandemic of COVID-19 virus has started to impact the societies and the situation during the pandemic enabling an examination of its influence on consumer behavior. The main aim of the research was to characterize the influence of newly emerging factors affecting consumers as a result of the pandemic outbreak. Hypotheses were formulated before the data collection in 2021 to focus in detail on changes in consumer behavior that occurred. The conceptual model of the research is shown in Figure 1.

Empirical research was selected as the main research method to collect primary data, since the data needed to sufficiently compare the situations needed to include opinions of consumers on

Figure 1. Conceptual research model.



specific matters that are not available in any public databases of statistical bureaus. Therefore, a national survey was conducted in 2018 and then again in 2021. This allowed a comparison of findings as applied by other researchers in similar surveys (Golob et al., 2018; Kucharska & Kowalczyk, 2018; Osvaldová & Vrabcová, 2021). During both surveys the data was collected electronically using a questionnaire in Slovak language. The potential respondents were approached through selected partner consumer organizations, university students and senior university organizations in order to achieve the largest data collection. All collected questionnaire were checked by members of the research team. Incomplete or inconsistent ones were discarded and not used further. In total 14 questionnaires were discarded from the sample file in 2018 and 25 questionnaires were not incorporated into the second sample file. Table 1 presents the final structure of both sample files.

Representativeness of sample file was verified and confirmed using the Pearson's chi-squared test (χ^2 —test). Age of consumers was used as the criterion. Furthermore, since this research uses two independent sample files it was necessary to evaluate the conformity of the mean, variance and distribution function sequentially. The Mann-Whitney test was used to evaluate the assumption that the values of the variable are symmetrically distributed around the median. Next the Levene test was used to confirm that there is no statistically significant difference between sample variances. The assumption that the two one-dimensional variables come from the same probability distribution was confirmed using the Kolmogorov-Smirnov test.

Reliability and validity of the collected data were also considered. Since reliability refers to the consistency of a measure, the research teams considered whether the results can be reproduced under the same conditions. In 2018 data was collected during the period of 8 months and in 2021 it was 6 months. It was proved that both sample files are representative samples of corresponding base file it stands to reason that results achieved this data would be the same as if another data collection would have been performed at the given time period. The same can be assumed about the validity of

Table 1. Sample files

Consumer characteristics	2018		2021	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Age				
18–25	39	9.63%	36	10.37%
26–45	157	38.77%	134	38.62%
46–65	130	32.10%	113	32.56%
66 and more	79	19.51%	64	18.44%
Gender				
female	208	51.36%	180	51.87%
male	197	48.64%	167	48.13%
Household structure				
living alone	55	13.58%	48	13.83%
living with parents	58	14.32%	44	12.68%
living with partner without children	149	36.79%	126	36.31%
living with partner with children	143	35.31%	129	37.18%
Total	405	100.00	347	100.00

data which refers to the accuracy of a measure. Each questionnaire used to collect data had been carefully tested during a pilot research in order to correct it and to find out if the data collected through the questionnaire was able to be used in this research on the purchasing behavior of consumers.

4. Results

Consumer behavior has always been influenced by many factors. Even though this behavior is often described as a form of habit major external turmoil can create an alternation in decision-making process. The pandemic of COVID-19 virus certainly provided significant incentives to do so. The comparison of results of survey carried out before and during the pandemic enables examination of not only the impact of the pandemic on consumer behavior, but also to outline possible trends in the development of this behavior in various market segments, taking into account the age, gender and household structure of consumers.

The results of the research study indicate that consumers change both the amount of goods and services they bought and the frequency of visiting the stores. According to the data collected from consumers in 2021 nearly half of Slovak people altered the amount of products they bought during the pandemic in comparison to their purchasing behavior before the pandemic. Only 6.34% of consumers bought less products in 2021 than in 2018 and 39.48% of Slovak people increased the amount of goods and services they bought during the pandemic. Furthermore, 66.28% of Slovaks visited stores less frequently in 2021 than in 2018. This result was expected due to frequent lockdowns in the country during that year. On the other hand, 1.73% of consumers stated that they visited stores more often during the pandemic, majority of them being men living with their families. Moreover, nearly half of the Slovak consumers reported changes in the income of their household, out of which 26.8% experienced a decrease and 19.6% reported that their income has increased in 2021 in comparison to its pre-pandemic level in 2018. The possible relationship between these two factors was examined in hypothesis H3. The assumption was that consumer's income change during the pandemic is positively associated with frequency of visiting stores during the pandemic. (Table 2) shows how the frequency of visiting stores evolved based on the income changes of consumers.

Table 2. Frequency of visiting stores changes in context of consumer's income change

In % of consumers	Frequency of visiting stores in 2021 in comparison to 2018		
Household income change	more often	less often	no change
increase	16.67%	21.30%	16.22%
decrease	50.00%	25.65%	27.93%
no change	33.33%	53.04%	55.86%
Total	100.00%	100.00%	100.00%

The hypothesis H3 was not confirmed. Thanks to Spearman's Rho test we can see that the level of p-value is 0.250 (higher than 0.05, which corresponds to 95% significance level), that means that we cannot reject the null hypothesis and the variables are independent (Table 3). This value shows negligible correlation between the two variables, proving discriminant validity. According to Krzywinski and Altman (2014) the p-value is the probability of obtaining results at least as extreme as the observed results of a statistical hypothesis test, assuming that the null hypothesis is correct. Significance is assigned when $P \leq \alpha$, where α is the type I error rate set to control false positives. The number alpha is the threshold value that we measure p-values against. It tells us how extreme observed results must be in order to reject the null hypothesis of a significance test. A confidence interval ($1 - \alpha$) is a range of estimates for an unknown parameter. A confidence interval is computed at a designated confidence level; the 95% confidence level is most common. Therefore, the results of performed test indicate that in 2021 the changes in consumer's frequency of visiting stores in 2021 in comparison to 2018 was not significantly influenced by the changes in their household incomes. Therefore, the changes in frequency of visiting stores were caused by other factors, with pandemic being one of the major ones, especially in context of government's activities implemented to stop the spread of the virus such as lockdowns.

The changes in frequency of visiting stores during the pandemic could however have varied for different market segments. One of the assumptions on which this study is based is focused on consumer's age (hypothesis H4.). The premise was that older people reduced their store visits more than younger ones. According to the data presented in Table 4 the majority of consumers who increased the frequency of their store visits had age between 26 and 45 years. On the other hand, no consumers older than 66 years increased their store visits. Therefore, the primary data indicates the confirmation of hypothesis H4. The assumption of consumer's age being negatively associated with frequency of visiting stores during the pandemic was examined using the Spearman test and confirmed.

Furthermore, other research studies indicate that consumers have come under influence of newly emerged factors such as accessibility of store and feeling of safety in store. Table 5 provides the data on the influence of these factors taking into account the age, gender and household structure of consumers. The scale for measuring the influence was between 1 and 5 points with 1 representing no influence and 5 meaning a very strong influence. The numbers provided in Table 4 represent the average value for each segment. According to the data accessibility of store have become more important since its influence on consumers increased by 0.79 points in average from 2018 to 2021. The influence of feeling of safety in store increased even more (by 1.57 points in average). In 2021 the accessibility of store was most important for consumers older than 65 years. The influence of this factor was more important for men. Moreover, the variance of consumers' opinions in 2021 (during the pandemic) was analyzed by calculating the standard deviation in each segment. The highest rate of variance for accessibility of store was observed in group of people older than 65 years (1.68 points). The group of consumers living with parents was identified as the segment with highest variance of factor of feeling of safety in store (1.32). On the other hand, the

Table 3. Spearman's Rho test—hypothesis H3				
Spearman's rho	Income_change	Correlation Coefficient Sig. (2-tailed) N	Income_change	
			1	Change_frequency_visiting_stores
			.	-0.062
	Change_frequency_visiting_stores	Correlation Coefficient Sig. (2-tailed) N	347	0.25
			-0.062	347
			0.25	1
			347	.
				347

Table 4. Frequency of visiting stores changes based on age of consumers

In % of consumers	Frequency of visiting stores in 2021 in comparison to 2018		
Age of consumers	more often	less often	no change
18–25	16,67%	10,87%	9,01%
26–45	66,67%	42,61%	28,83%
46–65	16,67%	30,87%	36,94%
66 and more	0,00%	15,65%	25,23%
Total	100.00%	100.00%	100.00%

lowest rate of variance at the level 1.13 was observed in segment of consumers older than 65 years.

The assumptions of increased influence of these two factors were furthermore examined in hypothesis H1 and hypothesis H2. Spearman test and Pearson Chi square tests were used to verify these assumptions. The results indicate a medium strong dependency between feeling of safety in store and frequency of visiting stores in 2021 (0.302), whereas the correlation was evaluated as not statistically significant in 2018. It also was possible to confirm the correlation between feeling of safety in store and distribution of household income between consumption and savings (H2). In use of Spearman's Rho we found the p-value at level 0.004 (we can reject the null hypothesis, variables are dependent) and the Correlation coefficient at level 0.156 represents low direct dependence (Table 6). Furthermore, the data from 2018 survey and 2021 survey were compared using the Binomial test resulting in discovery of statistically significant increase of importance of feeling of safety and thus confirming the hypothesis H2. However, the increase of importance of accessibility of store was not verified as statistically significant. Therefore, it was not possible to confirm hypothesis H1.

Furthermore, the possible relationships between each of these factors and consumer's age were examined through hypothesis H5 and hypothesis H6. In order to verify both hypotheses

Table 5. Influence of new factors

Consumer characteristics	Accessibility of store		Feeling of safety in store	
	2018	2021	2018	2021
Age				
18–25	1.03	1.97	1.37	2.53
26–45	1.32	1.72	1.95	3.24
46–65	1.04	1.51	1.40	3.19
66 and more	1.54	3.61	1.97	3.75
Gender				
female	1.19	1.92	1.98	3.39
male	1.27	2.13	1.36	3.09
Household structure				
living alone	1.22	2.67	1.95	3.44
living with parents	1.11	2.07	1.63	2.93
living with partner without children	1.37	2.21	1.29	3.38
living with partner with children	1.25	1.60	1.79	3.14
Average	1,23	2,03	1,67	3,24

Table 6. Spearman's Rho test—hypothesis H2

Spearman's rho	Impact_feeling_safety		Impact_feeling_safety	Income_consumption
		Correlation Coefficient	1	0.156
		Sig. (2-tailed)	.	0.004
	N	347	347	
	Income_consumption	Correlation Coefficient	0.156	1
		Sig. (2-tailed)	0.004	.
		N	347	347

Table 7. Spearman's Rho test—hypothesis H5

			Impact_feeling_safety	Age
Spearman's rho	Impact_feeling_safety	Correlation Coefficient	1	0.213
		Sig. (2-tailed)		0
		N	347	347
	Age	Correlation Coefficient	0.213	1
		Sig. (2-tailed)	0	
		N	347	347

Table 8. Spearman's Rho test—hypothesis H6

			Age	Impact_accessibility
Spearman's rho	Age	Correlation Coefficient	1	0.267
		Sig. (2-tailed)	.	0
		N	347	347
	Impact_accessibility	Correlation Coefficient	0.267	1
		Sig. (2-tailed)	0	.
		N	347	347

Spearman's correlation test was used. The data provided in Table 7 indicate that consumer's age is positively associated with importance of feeling of safety in store. P-value is lower than 0.05 (we can reject the null hypothesis, variables are dependent) and the Correlation coefficient is at level 0.213 what represents a positive dependence, the older the consumer, the greater the importance of feeling of safety in store.

Furthermore, a positive dependence between consumer's age and the importance of accessibility of store was discovered, confirming the hypothesis H6. According to the data provided in Table 8 the identified dependence is almost on moderate level (0.267). It means the older the consumer, the greater the importance of accessibility of store.

5. Conclusion and discussion

The disease COVID-19 has since its outbreak in 2019 spread across all continents of the planet at an alarming speed and significantly impacted the economy worldwide. The pandemic has majorly influenced processes in societies inducing those that have been closely related to consumers. This research study examined the changes in consumer behavior that occurred during the pandemic. The comparison of opinions of consumers between years 2018 and 2021 resulted in findings that may be useful for public and private institutions that need to address the market changes. An overview of situation in Slovakia may also be utilized to compare the impacts of the pandemic on opinions of consumers with other countries.

The results of the surveys indicate that pandemic had a major effect on frequency of visiting stores in Slovakia, even more significant than income changes. Sit et al. (2022) and Ben Hassen et al. (2021) also reached the same conclusion while conducted their research in other countries. On the other hand, in India the situation was the opposite with income having more significant influence on consumer behavior than pandemic or imposed restrictions (Patil et al., 2022). These

findings of indicate different levels of pandemic impacts in context of income changes worldwide. Such regional difference also contributed to some contradictory findings of various researchers in terms of consumer behavior changes.

Furthermore, various countries reported shortages as one of the results of the COVID-19 pandemic that even consumers experienced (Chari et al., 2022; Zulauf et al., 2021). In Slovakia consumers clearly experience no shortages since a significant portion of them was able to increase the amount of products they bought and furthermore, it was discovered that only 6.34% of them bought less products in 2021 than in 2018.

Feeling of safety in store is a new concept that neither researchers nor entrepreneurs had previously considered. However, even before the pandemic much attention has been assigned to influences of the atmosphere in store on consumers and their purchasing decisions. Yalch and Spangenberg (1993) discovered that the majority of shoppers are affected by music. Other researchers also proved that music playing in store during the visit can affect shoppers' mood and can increase their tendency to purchase products if it creates a pleasant or exciting feeling (Esfidani et al., 2022; Jacob et al., 2009; Yalch & Spangenberg, 2000; Areni and Kim, 1993). Various studies compiled a complex list of factors of store environment that have a positive effect on consumers and influence their shopping decisions such as touch, music, smell, light, colors etc. (Alzyat & Lee, 2021; Morrison et al., 2011). Feeling of safety in store has similar affects. The findings of this research prove that if consumer feels safe in store they are likely to purchase products and visit the store again. The pandemic has created a dependency between feeling of safety in store and tendency to visit the store. Furthermore, the results also proved the existence of correlation between this factor and distribution of household income between consumption and savings. Therefore, the feeling of safety in store has become a major new factor influencing consumer behavior. The actual affects of this factor or their potential for long-term influence are yet to be explored.

This study was oriented on examining the preliminary impacts of newly emerged factors related to consumer behavior. Formulated hypotheses confirmed that the influence of feeling of safety in store on consumer's purchasing decisions increased significantly during the pandemic, but the influence of accessibility of store on consumer's purchasing decisions increased only for certain consumer segments during the pandemic. Therefore, it is not possible to conclude that accessibility of store has emerged as generally significant factors influencing consumer behavior as it has become with feeling of safety in store. These results are in favor of store owners since they can create a response to meet these new needs of consumers rather easily. Creating an atmosphere of safety in store would certainly be easier than to change the accessibility of their already existing store. It would be beneficial to continue monitoring the impacts of both of these factors since their influence is not negligible and can change further after the pandemic completely disappears from consumers' minds.

This research study provided a complex look on consumer behavior changes during the pandemic, taking into account the age, gender and household structure of consumers. Even though it is not possible to decisively link all of the observed changes to the influence of the COVID-19 pandemic since other factors may have been present, the results proved that major alternation in consumers' decision-making process occurred during these times. This study provided a newly discovered facts and their description to enrich the pool of knowledge on how the COVID-19 pandemic impacted societies worldwide. Further research into this issue would be a natural extension of this study with goal to unequivocally prove the link between pandemic and various major changes in consumer behavior and to explore the possibility that some of these changes may be permanent. Moreover, other negative external factors have started to influence the consumers in Europe, mainly the increasing inflation and armed conflict. It would be beneficial to examine and then compare the impacts these factors have on consumers who have only recently stopped considering the pandemic as the major part of their lives.

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