

Influence of Covid-19 on Students' Consumer Retail Behaviour

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ABSTRACT

The World Health Organisation called the Covid-19 a global pandemic on 11 March 2020, and after several restrictions were instituted, the global consumer behaviour changed. There was an increase in online patronage for entertainment, retail shopping, and learning. This research identifies the influence the Covid-19 pandemic had on students' retail consumer behaviour across the construct: retail, entertainment, and education. The study is significant as there is little research on the pandemic concerning students' consumption behaviour. The study is descriptive research that adds to the body of knowledge on the Covid-19 pandemic. The analysis uses the quantitative method to analyse data and uses random sampling to identify its sample population (tertiary students in Accra, Ghana). The study measures people's feelings during the Covid-19 pandemic in the Covid-19 construct. Then measure the retail, entertainment, and learning consumption of tertiary students. The findings of this study prove that compared to the literature done at the peak of the Covid-19 pandemic and this study, there are features of a post-Covid-19 pandemic where retail consumer behaviour is going back to the standard time (pre-Covid-19 pandemic times) for both physical and online purchases. Entertainment consumer behaviour is normalizing as well. However, students' learning is shifting to the use of more online/ digital product and service consumption.

Keywords: COVID, Retail, Behaviour, Students, Pandemic, Education, Business, Consumption,

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1. BACKGROUND TO THE STUDY

The World Health Organization (WHO) on the 11 March 2020 announced Covid19 a pandemic with 118,000 cases and 4,291 deaths in 114 countries (World Health Organization, 2020). For many consumers around the world, the pandemic meant taking to retail stores and piling up toilet rolls which led to a toilet roll piling frenzy (Mao, 2020). Taylor (2020) highlights that the spike in the sale of retail items like toilet paper and sanitizer stemmed from fear and uncertainty around the Covid19 virus, especially after it was announced a pandemic.

In Ghana, prices of sanitizer had been hiked by traders from its previous price of approximately 3.50 Ghanaian Cedis to about 70 Ghanaian Cedis which is between a hundred to 1000 percent sharp increase (Entsie, 2020). The price hikes stemmed from the high demand for sanitizers as announcements encouraged washing and sanitizing hands. Face shields and face coverings also saw an enormous increase in demand accompanied by a price hike from its initial price range of between 25 - 50 Ghanaian Cedis (Ghana Web, 2020). Kigali also saw panic-buying for foods that led to an increase in prices and subsequently a price fix by the trade minister for commodities like rice, sugar, and cooking oil (Ngaramba, Kaledzi, and Wasike, n.d). Tarlton (2020) lists in her articles twentyfour products that were in high demand online during the Covid-19 pandemic some of which are toilet paper, hand sanitizer, cleaning wipes and spray, paper towels, hand soap, diapers, thermometers, tissues, among others. MasterCard (2020) highlighted, "More than 90% of Ghana consumers said they had purchased data top-ups online while 62% shopped more online for clothing, 49% for beauty products, and 46% for groceries". With newly identified consumer behaviour, it is necessary to analyse the influence of Covid-19 on retail purchase behaviour. The United Nations Conference on Trade and Development (2020) highlights an increase in online retail purchases across most retail products like Cosmetics and Personal Care, Digital Entertainment, ICT/ electronic goods, among other products, while a small number of retail products, like Agro-Food and Beverages and Tourism/Travel, experienced neutral changes or a 0% increase across Brazil, China, Germany, Italy, the

1.2. Description Of Organisation Study Is Undertaken

The research establishes the background on the influence of the Covid-19 pandemic on people and the retail industry changing purchase trends and consumption units for many retail consumers globally. This research seeks to analyse the impact of the Covid-19 pandemic on retail purchase behaviour in the academic industry, mainly amongst undergraduate students in Accra, Ghana. It has become an interest of academics to analyse the evolving factors influencing consumers' purchase behaviour. Consumer Behaviour is defined by Solomon, Bamossy, Askegaard, and Hogg (2006) as extending beyond the purchase of items but analysing the impacts of things on the lives and emotions of consumers. Tannenbaum, Salese, and Bart (2021) draw a relationship between consumer behaviour and its strong influence on changes in the retail industry, especially during the Covid-19 pandemic. Supporting analysis by Tannenbaum et al. (2021) establishes that the global e-commerce industry was valued at \$2.9 trillion in 2018, \$4.2 trillion in 2020, and \$6 trillion in 2021.

By Righini (2020), the retail industry is "the market that includes all those activities that involve the sale of goods or services by a company directly to the consumer that are usually purchased for personal or family use." The retail industry thus is the total of the market, which comprises all entities providing goods and services directly to the consumer. The industry is always before the customer and comes first hand in touch with the customer daily, whether through physical or electronic means.

According to Anim (2021), "Ghana's retail sector is valued currently at \$24.4 billion and is expected to reach \$33.16 billion by 2024". This insinuates the competitive environment of Ghana's retail industry- a force to be reckoned with. Thus, it can be deduced that the influence of the Covid-19 pandemic would be felt in this industry's environment. With increasing adaptation to technology, Ghanaians have fully embraced the dual experience of physical stores and online shops (e-commerce) over the years. Boyetey and Antwi (2021) demonstrate in their research the Ghanaians' fast acclimatization to e-commerce despite the many risks posed by the environment in 2019 (pre-pandemic times). For businesses, the penetration rate stood at 18.3% in 2019 and is expected to be at 31.6% by Statista (2020). Ekucidating a massive room for growth for e-commerce businesses and physical stores that show no signs of going away.

College students are significant consumers of retail goods and services. College students are essential contributors to the retail industry and its growth. In a study by Li and Chen (2018), in their research analysing college students' consumption, they found that 80.833% of college students' income is used in purchases or for personal expenditure. This makes college students an intriguing focus for analysing the influence of the Covid-19 pandemic on the retail industry.

1.3. Research Question

The following research questions will be formulated during the research:

1. What is the influence of Covid-19 on the retail consumer behaviour of students in tertiary institutions in Accra in organized retail patronage, learning, and entertainment?
2. Have students adapted more to online retail consumption during the pandemic?
3. What factors have driven changes during the pandemic?

1.4. Objectives

The research, having realized that there are various retail ventures, especially in focus- Accra, Ghana-, clarifies that it is looking at the organized and more formal retail experiences like the malls, big-name food vendors, etc.

The purpose of this research is to:

- Identify the influence of the Covid-19 pandemic on the consumption of tertiary students in Accra, focusing on retail products and services consumption, retail academic consumption, and retail entertainment consumption.
- Examine the influence of the Covid-19 pandemic on students' retail behaviour in these three areas
 - Organized retail purchase consumption
 - Learning consumption
 - Entertainment consumption
- Identify products and service consumption and demand during the pandemic among tertiary students in Accra.

1.5. Significance Of The Research

Considering the changes in income of many people worldwide and Ghanaians and several instituted restrictions, it is necessary to ascertain the influence of the Covid-19 pandemic on people's consumption behaviour. Also, it is critical to confirm the increased shift of adoption of many Ghanaians to online retail consumption during the Covid-19 pandemic. This research is essential because there is presently limited research on the influence of the Covid-19 pandemic on the retail industry and majorly on consumption by tertiary students. Relating to research by Li and Chen (2018) on the contribution of college students to retail consumption, it becomes necessary to analyse how the Covid-19 pandemic has affected the purchases of college students in academia, normal products and services and entertainment products and services. This information will help to debunk or confirm the increased transition to online retail and inform organizations on necessary shifts to be made, in terms of business plans, and product and service offerings, during the Covid-19 pandemic.

2. LITERATURE REVIEW

2.1. Theories

2.1.1. Retail Transformation

Retailing points to the sale of goods and services to the final customer or to people who represent these last customers through the selling outlet, as emphasized by (Baron, Davies, and Swindley, 1991, p. 163 as cited in Peterson and Balasubramanian, 2002). The retail industry is the final point of selling manufactured goods and services to the ideal consumers or people who represent the perfect consumers. Meyer (n.d.) states that retail shop's recognition started in the 1700s with Mom-and-Pop stores. However, Meyer (n.d.) highlights retailing goes as far back as 9000 BC, with barter trading and merchanting in 800 BC in Agora,

Ancient Greece. Benson and Stobart (2010) mention that the eighteenth century saw an unfolding of consumer needs and wants, which only could be satisfied through varying styles and mediums of sale. Then, the innovation and advent of the internet impacted the retail space and how commerce was organized. Consumers had the option to choose between online and offline delivery (Smyth, 2021). Then 2010 saw the massive adoption and embrace of the internet in retail with no sign of slowing (Smyth, 2021). With this new introduction to the internet and retail commerce, businesses and end consumers realized the advantage of establishing interactions between organizations and consumers, gathering relevant information from both the organization and the consumers, and facilitating the order process to the final delivery (Doherty and Ellis-Chadwick, 2010). The internet is driving an immense transformation in the retail and retail medium of service and product delivery (Rita, 2019, as cited by Jeb and Choura, 2021). The change in the retail and the advent of online retail have given more control to consumers in terms of choices in product delivery and service delivery (Lombart et al., 2020, Juaneda-Ayensa, 2016, as cited by Jeb and Choura, 2021)

2.1.2. Consumer Behaviour

Consumer behaviour emphasizes the psychological factors that influence consumers' purchasing decisions (Barmola and Srivastava, 2010). Dating back to the mid-1980s, managers, and business owners were curious to know the social and behavioural elements that contribute to the purchase decision of consumers (Priest, Carter, and Statt, 2013). Consumer behaviour is the science that analyses the influences on consumers' purchase decision-making. However, Nicholas Bernoulli, John von Neumann, and Oskar Morgenstern led the earliest recognized research on consumer behaviour and decision-making from an economist perspective (Bray, 2008).

2.1.3. Influences On Consumer Behaviour

The influences on consumer behaviour highlight the factors that serve as control mechanisms to produce actions. Ajzen and Fishbein (2012) use the theory of reasoned action to demonstrate that consumers act with expectations to conceive an outcome or highly expect to see a specific result. Marr categorizes these influences into two: internal and external forces.

Internal Influences

The internal factors of consumer behaviour are the motivation that consumers would gain a personal benefit from the product or service consumption (Callahan, 2018). Some internal factors are "perception, attitudes, motivation, lifestyle, learning..." (UKEssays, 2018).

Perception

Perception is the use of all human body senses to process incoming data and information in short amounts of time (Cherry, 2020). Perception is interpreted as the organizational mechanism in decision making and consumer behaviour influence; using perception as an influencing factor means using something that appeals to their senses. Callahan (2018) cites an example of using the young, joyful, and appealing people in marketing and advertising to appeal to people's senses to make a purchase decision with the hope of the consumer achieving the same or similar results.

Attitudes

Attitude has to do with consumers' negative or positive thoughts and reflections of a product or service. The more favourable a customer's attitude towards a product or service is, the more likely they are to make a purchase and the more likely they will like the experience of using the product or service. Evidence pointing to consumers who are neutral about a brand is less likely to meet or brush up with a brand; however, consumers are actively looking and interested in coming in connection with a brand or more likely to meet and interact with a brand (Lumen, n.d.).

Motivation

According to Maslow's hierarchy of needs, the needs of consumers are a driver for purchase decisions by consumers. The presiding needs of a consumer-like the security and basic needs, are major motivating influences in purchase decisions (Clootrack, n.d). Motivation influences our augments satisfaction, thus leading to consumer behaviour towards products and services (Novak, 2014). The more satisfied consumers believe they would derive from products and services, the more motivated they would be to make a purchase. However, the more undesirable consumers believe that a product or service would contribute to their satisfaction, the less motivated they would be.

Lifestyle

Lifestyle is the design reflected in the choices and acts of consumers while they interact with the environment. The lifestyle of varying consumers affects their decisions, which influences consumer behaviour changes and purchase decisionmaking (Kotler, Wong, Saunders, and Armstrong, 2005). Research has grouped the varying lifestyles into inner-directed, outer-directed, and need-driven. The nine lifestyles grouped into the three drivers are functionalists, nurturers, aspirers, successors, the moral minority, the golden years, sustainers, subsisters, and experiential (Fournier, Antes, and Beaumier, 1992).

Learning

Learning is the act of acquiring previously unknown or changed information. Learning can influence consumer behaviour in purchasing products and services. Lumen (n.d.) highlights the three learning categories: behaviourism, cognitivism, and constructivism. The collection of new information about a product either through the varying learning methods allows consumers to believe that they are making the right purchase decision or otherwise convinces consumers to make a purchase decision because they think it is the right thing to do and vice versa.

External Influencers

External influences on consumers' behaviour are the more extrinsic factors outside of the consumers' physical, social, and psychological control that impact the purchase decision. For example, external factors like friends and family impact purchase decisions for some consumers (Nayeem and Casidy, 2013). (Jeb and Choura, 2021) highlight some external influences on consumer behaviour like price, crisis, income, and the triple bottom line, among others essential to the research.

Price

Price is an essential factor that consumers consider in purchase decision-making. It influences consumers even in basic needs and other crucial commodities except for health-related items (Stávková, Stejskal, and Toufarová, 2008). Moreover, consumers may act in a certain way towards a product or service or form thoughts and perceptions about a product or service based on the price, thus establishing price as an external factor for consumers' behaviour. Rajagopal (2019) highlights how pierce sensitivity is more common amongst consumers, and online retail has allowed consumers to take advantage of price opportunities.

Crisis

To consumers, what is important is what they risk and is the purchase decision worth the risk they are taking on. Crises such as the Covid-19 pandemic impact consumers' decision to go out and buy. Thus, consumers demonstrated anxiety and fear for virtual goods, while for non-essential goods, consumers demonstrated depression during the Covid-19 pandemic. Crosta, Ceccato, Marchetti, Malva, Maiella, et al. (2021) establish their research and past research on crisis' potential to impact consumers' decision to purchase essential and non-essential products. (Crosta, Ceccato, Marchetti, Malva, Maiella, et al, 2021).

Income

The disposable income of consumers allows them to reduce or increase demand for a product or service. Income available to consumers makes them ponder whether they will be able to afford a product or service and decide on the worthiness of a product compared to the price they are paying for the development and service.

The Triple Bottom Line Elkington (1998) coined the triple bottom line to demonstrate how the sustainability of a company or organization will depend on the triple bottom line in time to come. The triple bottom line is simply the sustainability concept that encapsulates social, environmental, and financial factors. It merely expands on the framework that businesses will continue to flourish if they are financially enduring, consider the protection of the environment they operate in by not depleting its resources, and consider the needs and wants of the people. Chan and Saad (2019) identify that economic (financial) and environment positively correlate with consumer behaviour in the coffee industry, even though that positive correlation is weak. Park and Kim (2016) highlight that consumers' perception of sustainability of fashion brands was identified through the triple bottom line and massively seen in the economic (financial) factor.

2.2. Covid-19 And Impacts In Ghana

Since the coming to light of the pandemic in January 2020, the world has been thrown into a rollercoaster of uncertainties, fears, and anxiety. On 11 March 2020, the World Health Organization announced Covid-19, a global pandemic that needed measures to curb its fast spread (Cucinotta and Vanelli, 2020). Covid-19 is a contagious and easily transferable disease caused by the SARS-CoV-2 virus (World Health Organization, n.d.). The virus causes moderate respiratory diseases with most common symptoms like fever, coughing, tiredness, and loss of smell and less common symptoms like sore throat, headache, aches, and pains, diarrhoea, skin rash (toe and finger discoloration), red or irritated eyes (World Health Organization, n.d.). In a time of emergency, the World Health Organization requested that countries take measures to reduce the spread and the increase in cases. Some countries that were significantly hit in 2020 and 2021 were the United States, India, Brazil, Great Britain, France, Russia, Turkey, Italy, Germany, and Spain (Elflein, 2022). Outside of the health impact of Covid-19 on the globe, it brought the world to a standstill in all activities as countries instituted lockdowns to limit the spread of the Covid-19 virus (Eurohealth 2020; 26(2)).

The first reported case of the Covid-19 virus in Ghana was on 12 March 2020, with two confirmed cases (Afrane, 2021). Following this, the government had placed measures like quarantine required places in 4 and 5-star hotels for travellers and mandatory testing for travellers into the country (Afrane, 2021). By the end of March, the government had instituted a total lockdown for the two most significant regions in the country with the highest confirmed cases of the Covid-19 virus- the Greater Accra Region and the Ashanti region. Before this lockdown was a ban on public gatherings; while these were implemented, the government went on disinfection of the 1,806 public marketplaces (Asante and Mills, 2020). By 22 March, the country's borders had been closed by the sea, air, and land. In the process, the government put in place supportive policies and mechanisms to help the Ghanaian populace know how the pandemic had hit markets and the finances of individuals. The government encouraged digital financial transactions by removing a GH 100 transfer tariff. On the other hand, water bills were suspended for homes for a certain period (Tambra, 2020).

Asante and Mills (2020) highlight the dependence of the Ghanaian market on imports from Burkina Faso, Nigeria, China, India, and Vietnam and the restriction on border entry, causing a shortage of market supplies and pushing prices of goods up. Earning of individuals and households was below pre-Covid 19 levels and drastically reduced the purchasing power of individuals considering the increasing pieces of commodities on the market. (Schotte, Danquah, Osei, and Sen, 2021).

Further, even though some businesses were exempted from the lockdown to serve the needs of the Ghanaian consumers, many consumers were deterred from going out to make purchases or patronize these goods owing to the military and police brutality that took place during the implementation of these restrictions (Asante and Mills, 2020; Bureau of Democracy, Human Rights and Labor; 2020). To avoid this inhumane and humiliating treatment by some security personnel enforcing presidential restrictions, consumers stayed home. They avoided going out to make purchases even though some retail businesses were open, and the military had encouraged patronizing immediate community markets and retail shops. Staying home without working, most Ghanaian homes ran out of money or access to affordable goods, which led to sharing food products to communities (Ministry of Finance, 2020).

2.3. Retailing During The Covid-19 Pandemic

The Covid-19 pandemic disrupted many things from social life to health, including retail and shopping. Consumer behaviour has moved away from every day, and researchers may somehow believe this may be the new normal for many industries (Kohli, Timelin, Fabius, Veranen, 2020). A recognition and newsworthy trend in consumer behaviour was impulse buying in retail. Consumers trooped to stores to pack many goods like toilet rolls, sanitizers, and other goods, thus driving retail shops into scarcity and rating these goods on shelves (Whitten, 2020). Taylor (2020) alludes to the rush into stores to pile up goods as a consumer behaviour response to the fear of the unknown and a behaviour contagion. However, many academics have found this area an exciting topic of study, analysing the influence and extent of impact the Covid-19 pandemic left on the retail industry.

Chauhan, Banerjee, and Dagar (2021) highlight how the Covid-19 pandemic does not positively affect the retail purchase of fashion goods; however, it establishes a strong relationship between essential products. Chauhan, Banerjee, and Dagar (2021) identified this purchasing trend is associated with consumer emotions during the pandemic. The causative of positive consumer emotion like excitement, etc., is offering discounts and gifts, among other activities like allowing the consumer to feel and touch the goods and products. Valaskova, Durana, and Adamko (2021) highlight that considering the conditions posed by the Covid-19 pandemic, retail organizations had to bear the cost of disinfecting places, which ran into the higher price. This explains how organizations and salespeople did not engage much in positive consumer emotion stimulation.

Finally, Valaskova, Durana, and Adamko (2021) conclude that posed with environments in the Covid19 pandemic again, and retail businesses will not thrive in the long run. This was not possible during the pandemic with instituted lockdowns and firms' fear of the unknown in terms of finance. This impeded the stimulation of positive consumer emotions for other goods like retail fashion, with more focus and attention being drawn to essential commodities. Schmidt, Benke, and Pane-Farre (2021) allude to the change in purchases in retail because of the Covid-19 pandemic. He mentions that in January, there were so many instances of hoarding and multiple purchases of retail products like toilet paper, soaps, canned food, non-perishable foods, and other hygiene goods, among other (essential products referred to in Chauhan, Banerjee, and Dagar (2021)'s article) essential goods and products. With more information, and dissipating fear and anxiety, retail purchases reduced compared to January purchases in March.

Eger, Komarkova, Egerova, and Micik (2021) engage in research into the changing shopping behaviour and trends resulting from the Covid-19 pandemic. Eger, Komarkova, Egerova, and Micik (2021) agree with the research done by Accenture (2020) on the changing consumer retail industry and other social facets of consumer's life, like working from home and virtual schooling. The research by Eger et al. (2021) goes on to agree with Chauhan et al. (2021) and Schmidt (2021) on the high patronage of essential goods.

However, Eger et al. (2021) introduce a new insight into the shift into online retail, which Accenture (2020) alludes to as the permanent industry shift catalysed by the Covid-19 pandemic. Thus, the research cannot ignore the establishment of changing consumption trends in retail which extends to the social aspects of consumers' everyday life like schooling. Gu, Sarczyk, Hajizada, Kovalyova, and Sakhbieva (2021) point out that many consumers over the Covid-19 pandemic resorted to online retail platforms for shopping and goods and commodity patronage. Gu et al. (2021) point to the shortened time in decision making on online platforms compared to physical shops allowing people to find a sweet spot in online migration. It supported findings pointing to online retail shops characterizing the Covid-19 pandemic with increased online orders. In contrast, the Covid-19 pandemic also came with a reduction in income spending. Jeb and Choura's (2021) first findings support the points made in Gu et al. (2021) on the increased online migration and patronage of online retail compared to past years. Following this, the fashion retail industry alludes to about a 48% decline in brick-and-mortar fashion store sales (Yu, 2021). Thus, seeing the Covid-19 pandemic as a catalyst of the industry's decade-long migration to online retail.

Kohli, Timelin, Fabius, Veranen (2020) states that "The world achieved ten years of online transformation in 8 weeks". S research into changes in consumer behaviour during the Covid-19 pandemic alludes to affected consumer social facets of life like work, studies, communication and information, entertainment, shopping, and consumption. The research points to the fact that these trends have been evolving over the years; however, Covid-19 catalysed to increase the evolution of these changes, and predominant amongst them is the adaptation to online retail. (Kohli, Timelin, Fabius, Veranen, 2020) In like manner, Bhatti, Khan, and Akram (2020), in their research, recognized that Covid-19 influenced many people's time spent on the internet and subsequently evolved into habitual behaviour.

3. METHODOLOGY

The Section describes the methods and processes of data collection, the research method philosophy, and the techniques for analysing the data collected. There will be a detailed analysis of the previous research methodology and its limitations. Through this system of secondary data analysis, the research provides alternate research methodologies for arriving at results in line with this topic. The chapter analyses the recommended sample size for all data methodology techniques and grounds for selecting the chosen strategies, sample sizing, and analysis method.

3.2. Research Methods

The research study is considered descriptive. This research focuses on the descriptive research method because it investigates the novel Covid-19 virus that causes a pandemic and its impact on the retail industry from a student's point of view. The ideal goal is to provide more information on the Covid-19 and recent retail development phenomenon. There is very little information to assess this topic, thus establishing it as descriptive research. It is in the best interest of this research to analyse this topic to give managerial insight to retail organizations and the general knowledge of other stakeholders like finance personnel, marketers, educators, retailers, and other persons. So, it is mandatory to engage the stakeholders of the topic- students- to ascertain the validity of the influence in retail purchase consumption, entertainment, and studies in Ghana. Furthermore, the research is descriptive because it looks at the Covid-19 pandemic in the retail sector and students' purchasing consumer behaviour. Like most studies assessing the influence of various elements on the market, the descriptive method is suitable for explaining the phenomenon and adding information to any changes identified in finding since the pandemic. It answers the question in terms of 'What'- The influence of the Covid-19 pandemic on students' retail consumer behaviour- learning behaviour, purchase behaviour, and entertainment behaviour.

3.3. Research Design

This research adopts the quantitative data collection technique. A quantitative research technique was used in analysing data from similar research topics on the Covid-19 pandemic and its influence on consumer behaviour. The quantitative research technique is ideal because it helps to justify and measure the depth of effect of Covid-19 on consumer behaviour. The quantitative research technique helps to provide detail into the changes in students' retail consumer behaviour from a descriptive point of view. The research discussion and result are founded on the primary data collection method. Primary data is collected using an online questionnaire (survey). An online survey method is used for data collection.

Gu et al. (2021) adapt the questionnaire method and the online survey research design to their research while analysing similar topics- "The Impact of Covid-19 Pandemic on Online Consumer Purchasing Behaviour". The period makes the online survey design suitable due to the pandemic restrictions for many schools and the change in educational routine, which may affect the accessibility of students (United Nations Ghana, 2020). Further, the Covid-19 virus infection rate has an average of 59 infections daily (Reuters, 2022), thus making it safe to employ the online survey method for the study. The quantitative approach has been used to assess consumer behaviour in the market for some studies like Opare Asamoah's (2014) research on "An investigation into the buying behaviour of young women in tertiary institutions for fashionable clothing" the quantitative method was the best method to be employed in this study.

3.4. Sampling Population

The survey technique looks at tertiary students in tertiary schools in the Greater Accra region of Ghana. The respondents are unique to the research because they have experienced the Covid-19 pandemic and knew its influence on areas of their lives like learning, entertainment, and retail consumption. These respondents' school in one of the tertiary institutions in the Greater Accra region. The study focuses on students in these tertiary institutions: University of Ghana (Legon), University of Professional Studies (UPSA), Academic City University College, Wisconsin University, Ashesi University, etc. The sample size anticipated to respond to this study is 300 students in tertiary the above-listed tertiary education institutions. Voorhis and Morgan (2007) highlight the criteria for factor analysis where they highlight a sample size of 100 as poor, 200 as fair, 300 as good, and 400 as very good. Thus, considering the research topic can be identified as a factor analysis concept, it is determined that a sample size of 300 would be appropriate and sufficient.

3.5. Sampling Technique

The study employs simple random sampling for collecting the data. The respondents were contacted by sending the link to the online survey through email and social media platforms like WhatsApp, Instagram, Twitter, Telegram, Snapchat, and Facebook. The respondents then recommend the online study to other tertiary students through in-person interactions or social media platforms. On the online survey, these respondents will identify if they are students or not and rule out non-tertiary students or graduates from being part of the collected sample.

3.6. Surveys

The online survey method allowed students to click on a link to the online survey platform. The online survey is anticipated to last for about 7 minutes. A live quantitative analysis like counting is performed as students continue to respond to the study, which allows for faster analysis and reduces the margin of error. The survey majorly uses the Likert scale to assess most of the elements in the study. Respondents are kept anonymous (unseen on the online poll), and no personal details like email address is collected about the respondents. All responses were mandatory and necessary so that respondents could not skip any questions or move to the next section if all scales were not filled. All responses could be analysed numerically, enabled by the Likert scale, and could further be represented in quantitative graphical representations.

Also, the further arithmetic analysis could be performed on the data. The design of the survey questionnaire will be a close-ended Likert questionnaire. The close-ended questionnaire design will allow respondents to respond on a five scale where 1 represents the slightest measure of an element and 5 represents the highest measure of a component, and 3 represents neutrality. The close-ended questionnaire was tailored to measure the needs, wants, and what the sample population considers vital to them. It also further measures the three critical areas of the consumer's life, including organized retail, entertainment, and learning consumption.

4. RESULTS AND DISCUSSION

4.1. Quantitative Data

The research used an online survey based on a five-range Likert scale (strongly disagree - strongly agree) to collect qualitative data. The data was based on 131 tertiary students who attend universities in Accra, Ghana. The survey assessed demographics like age, gender, and academic year. The survey was broken into four constructs to understand the Covid 19 phenomenon and its impact on the objectives. The constructs were the Covid-19 construct, the Covid-19 and consumer behaviour construct, the Covid-19 and entertainment construct, and the Covid-19 and learning construct. For each objective, the Covid-19 pandemic and its occurrences were applied to the questions to tailor the pandemic to students' retail purchases only during that period.

The research objective was to:

1. Identify the Covid-19 pandemic influence on Accra tertiary students' retail consumer behaviour, entertainment, and learning.
2. Examine the influence of the Covid-19 pandemic on Accra tertiary students' retail consumption behaviour, entertainment, and learning
3. Identify products and services of demand during the Covid-19 pandemic for the sample population.

4.2. COVID-19 Questionnaire

The survey analysed the happenings of the Covid-19 pandemic to understand the sample population and better understand how those may have influenced the various constructs. (Crosta, Ceccato, Marchetti, Malva, Maiella, et al, 2021) Highlighted that consumer exhibited some form of worry and alarm while purchasing necessary or essential goods. Further, the literature discussion alludes to some state of anxiety and fear accompanied by uncertainties of the Covid-19 pandemic. Thus, the Covid-19 questionnaire assessed the happenings and the emotions accompanying them.

Table 1

Construct	Questionnaire
Covid-19 Construct	<ul style="list-style-type: none"> • I am worried about the Covid-19 pandemic and its happenings • I am scared by the Covid-19 pandemic and its happenings • I feel confused during the Covid-19 pandemic • I feel lazy during the Covid-19 pandemic • I feel bored during the Covid-19 pandemic • I think focused on the Covid-19 pandemic

The questions based on feelings were to assess how that would inform retail purchasing, entertainment outcomes, attendance, and learning eagerness. The research proved that, based on the literature, the sample population were willing to go to retail shops or do more retail shopping even though they were worried or scared (or may not have been worried or scared), and if students were focused or not, what impact would that have on learning outcomes.

4.3. COVID-19 and Retail Consumer Behaviour

The construct on Covid-19 and retail consumer behaviour was applied to physical retail shopping behaviours, changes in shopping trends or usual product purchases, and online product consumption behaviour. The questions used in assessing this construct. The study hopes to realize any changes from pre-Covid19 in retail consumer behaviours from these questions. The questionnaire was evaluated using the Likert scale over a five range from strongly disagree to agree strongly. This construct was necessary because literature from MasterCard (2020) had pointed to increased online data purchases and online clothing, beauty products, and groceries purchases than before using the sample population. Following this, it remains essential to confirm the change in assets during the Covid-19 pandemic and the shift to online shopping.

Table 2

Construct	Questionnaire
Covid-19 and Retail Consumer Behaviour Construct	<p>I am familiar with the changes in my shopping trend due to the Covid-19 pandemic</p> <p>I am familiar with the things I bought during the pandemic</p> <p>My need to go to physical stores has not changed throughout the Covid-19 pandemic</p> <p>I use more online platforms for my shopping experience than before the Covid-19 pandemic</p> <p>I am influenced to make more online purchases because of the Covid-19 pandemic</p>

4.4. COVID-19 and Entertainment Construct

The Covid-19 and entertainment construct were applied to the happenings of the Covid-19 pandemic and its influence on entertainment organizations. Further, the Likert questionnaire assessed the hypothesis of an increased digital entertainment consumption globally (The United Nations Conference on Trade and Development, 2020); however, it was adapted to the sample population to confirm its validity. It also tested the feelings of satisfaction of entertainment consumers during the Covid-19 pandemic. Finally, the study used the constructs questionnaire to assess products that consumers focus on (physical entertainment like cinemas, restaurants, and concerts to digital or virtual entertainment like Netflix, Disney Plus, etc.). Then, measures if entertainment consumers spent more time on gadgets during the Covid-19 pandemic

Table 3:

Construct	Questionnaire
Covid-19 and Entertainment Construct	<p>I was satisfied with my source of entertainment before the Covid-19 pandemic</p> <p>I am satisfied with my source of entertainment during the Covid-19 pandemic</p> <p>I had more screen time during the lockdown period</p> <p>I am worried about going out now for entertainment because of the Covid-19 pandemic</p> <p>I have as much in-person entertainment as I used before the Covid-19 pandemic</p> <p>I have as much digital/ virtual entertainment as I used to before the Covid-19 pandemic</p> <p>I have more physical entertainment than digital entertainment</p> <p>• More joys I liked have been cancelled due to Covid-19</p>

4.5. COVID-19 and Learning Construct

The Covid-19 and learning construct was applied to the online learning consumption during the Covid-19 pandemic. This is to evaluate if the lockdown and the pandemic's happenings might have changed students' learning behaviour and their consumption of learning materials. It was used to assess changes in the learning styles of the sample population. This construct also was used to confirm or dispute the shift to online consumption of products and services stipulated in the findings of Gu, S, Iusarczyk, Hajizada, Kovalyova, and Sakhbieva (2021). Further, the questionnaire is used to assess and identify the validity of the change in mindset to online consumption for learning (if students see it as necessary in their knowledge)

Table 4:

Construct	Questionnaire
Covid-19 and Learning Construct	<ul style="list-style-type: none"> • The governance of my school managed the Covid-19 situation well • I have been able to access the learning materials required for my studies during the Covid-19 pandemic • I am computer proficient • I consume more online learning resources than I did before the Covid-19 pandemic • The Covid-19 pandemic has disrupted my learning • E-learning is essential to my learning. I see it as important

4.6. Descriptive Statistics

The research survey participants are tertiary students in universities located in Accra, Ghana. There was a target of 300 tertiary students to respond to the survey; however, there were 131 recovered responses. Social media platforms like WhatsApp, Snapchat, and Telegram were used to source the reactions. Emails were used to spread the online survey through tertiary campuses like Academic City University College and Ashesi University. Out of the 131 students' responses, 56 of the respondents were male (42.7%), 69 of the respondents were female (52.7%), and 6 of the respondents preferred not to say (4.6%). Thirty-seven of the respondents are between the ages of 17-19 (28.2%), 62 of the respondents are between the ages of 20-22 (47.3%), 21 of the respondents are between the ages of 23-25(16%), and 11 of them are 26 years or more (8.4%). Twenty-six of the respondents are in their first year (19.8%), 62 of the respondents are in their second year in tertiary education (47.3%), 19 of the respondents are in their third year (14.5%), and 24 of the respondents are in their fourth year (18.3%).

4.7. Analysis of COVID-19 Construct

From the data collected, the majority (36) of the respondents are neutral about being worried during the Covid-19 pandemic, while 35 strongly agree with being disturbed during the Covid-19 pandemic. Furthermore, most respondents (35) are neutral about being scared or expressing fear during the pandemic. Thirty-four of the respondents disagree with being disturbed during the Covid-19 pandemic. Continuing, most of the respondents (35) disagree with the feeling of confusion during the Covid-19 pandemic, and 29 of the total respondents are neutral about being lazy during the Covid-19 pandemic. However, most of the respondents (38) associate boredom with the Covid-19 pandemic, and 50 of the total respondents are neutral about being focused during the pandemic. Thus, the Covid-19 pandemic for the sample population was primarily associated with boredom, while slight concerns of worry were expressed after many still showed neutrality in being worried.

I am worried by the Covid-19 pandemic and its happenings

131 responses

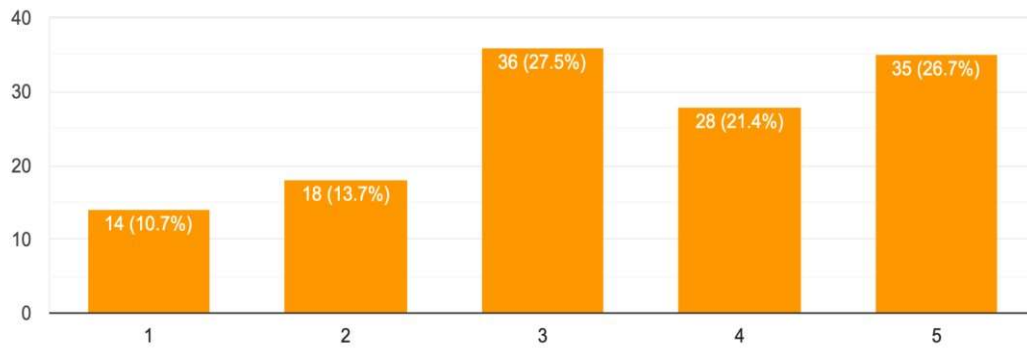


Figure 1

I am scared by the Covid-19 pandemic and its happenings

131 responses

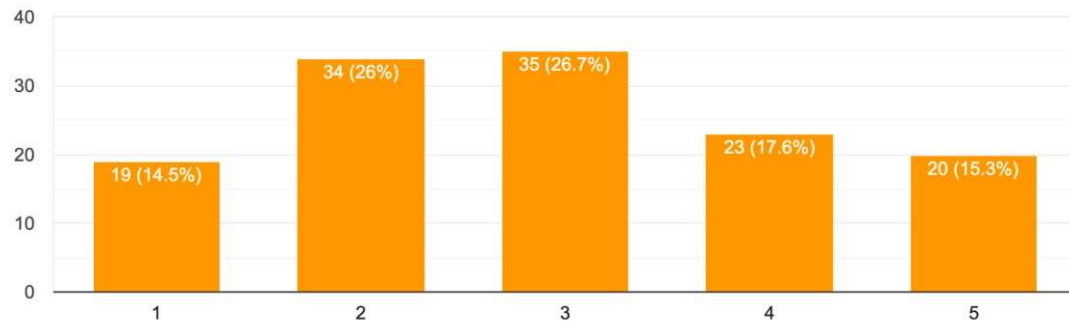


Figure 2

I feel confused during the Covid-19 pandemic

131 responses

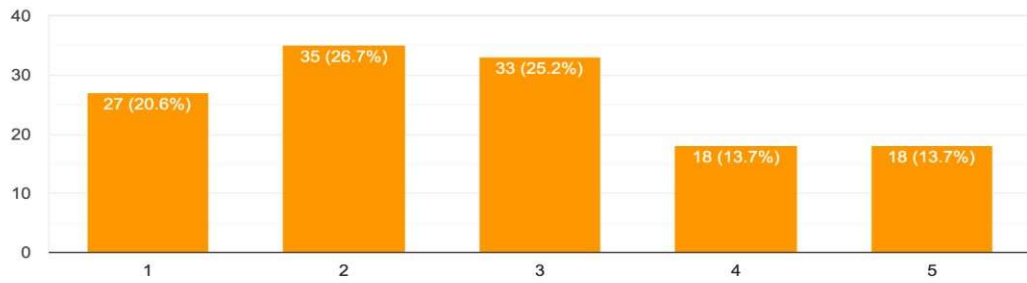


Figure 3

I feel lazy during the Covid-19 pandemic
131 responses

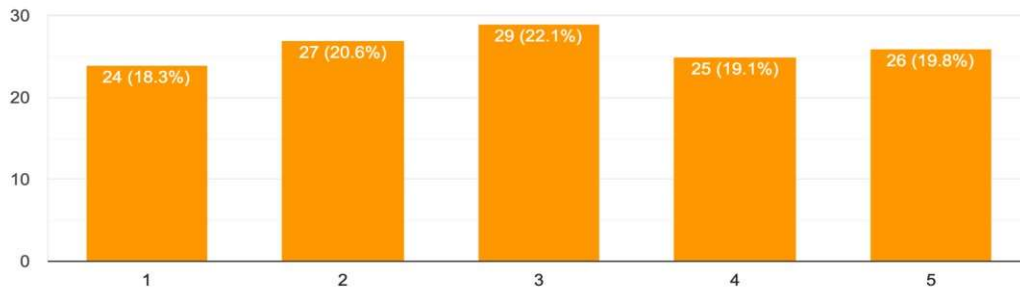


Figure 4

I feel bored during the Covid-19 pandemic
131 responses

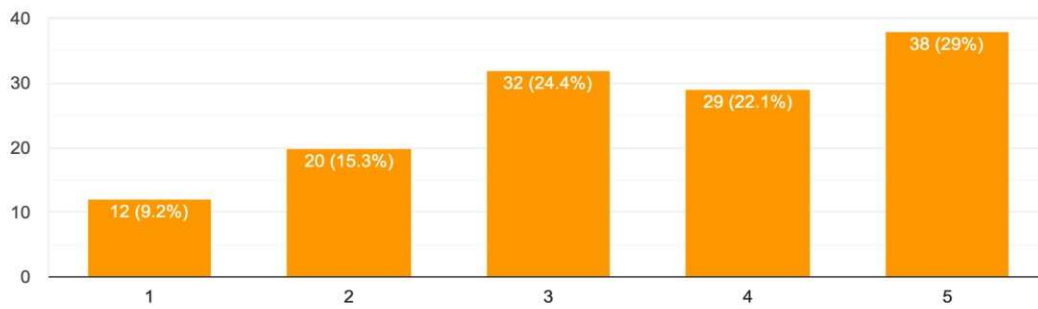


Figure 5

I am focused during the Covid-19 pandemic
131 responses

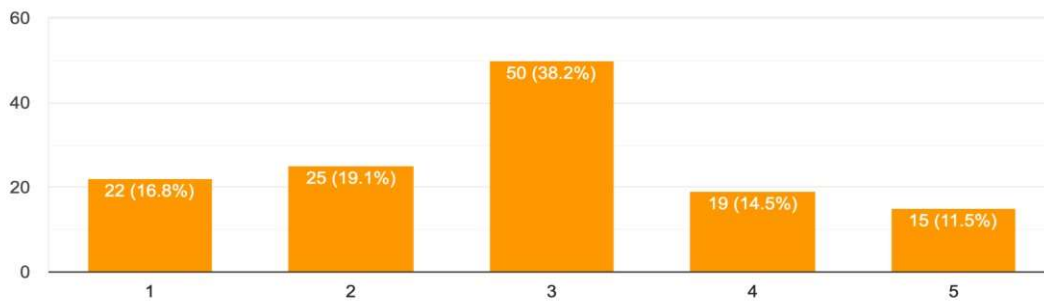


Figure 6

4.8. Analysis of COVID-19 And Retail Consumer Behaviour Construct

Generally, consumer retail behaviour seems unchanged during the Covid-19 pandemic compared to before. Most of the respondents (46) strongly agree, while 43 also agree with acknowledging and realizing the new restrictions and changes in their shopping experiences like restrictions and social distancing. Forty-two of the respondents agree that the products they bought in the past are no different from what they purchased during the Covid-29 pandemic, and 35 agree that their need to go to physical (brick and mortar) stores have not changed during the Covid-19 pandemic. This means they are more inclined to go to physical stores during the Covid-19 pandemic than before the Covid-19 pandemic.

Agreeing with this inclination, 40 of the respondents (representing the greatest number of respondents) see no changes in their use of more online shopping experiences as they did before the Covid-19 pandemic as also most of the respondents (33) are neutral about the Covid-19 having an influence on their inclination on their online shopping experience. They seem not to be more influenced to make online purchases by the Covid-19 pandemic.

4.9. Analysis of COVID-19 And Entertainment Construct

Forty-two of the total respondents- representing the highest number- strongly agree with being satisfied with their entertainment before the Covid-19 pandemic. Forty-seven of the respondents are neutral about the satisfaction they derive from their entertainment now. However, 82 (62.6%) of the respondents strongly agree with having more screen time during the pandemic and confirming respondents' agreement to being bored and leading to more screen time. Also, it alludes to more screen time during the pandemic and more time spent indoors (Asante and Mills, 2020). Agreeing with earlier neutrality towards feelings of worry, 40 respondents- representing the highest number- expressed neutrality to be worried about going out for entertainment during the Covid-19 pandemic. Fifty-two of the respondents see no difference between their physical entertainment during the Covid-19 and before the Covid-19 pandemic. Similarly, there is no difference in respondents' virtual/ digital entertainment consumption during the Covid-19 pandemic and before the Covid-19 pandemic, and the same is said for physical entertainment consumed by respondents. However, most respondents (39) strongly agree with experiencing many cancellations of the joy they liked due to the Covid-19 pandemic, agreeing with more respondents having more screen time and experiencing boredom during the Covid-19 pandemic.

4.10. Analysis of Covid-19 And Learning Construct

Most respondents (45) strongly agree that their school's governance was instrumental in managing Covid-19 and its protocols. Furthermore, 47 respondents representing the highest number strongly concur with the accessibility of school materials during the Covid-19 pandemic. Most of the respondents strongly agree to be computer proficient and use more online learning than before the Covid-19 pandemic. The highest percentage of respondents are neutral about Covid-19 and how it could have disrupted their education. However, the highest rate of respondents strongly agrees with the importance of electronic learning in their learning/ academics.

4.11. DISCUSSION

The Covid-19 Pandemic's Influence on Retail Consumer Behaviour

The data collected and the number of respondents to the survey reveal that the Covid-19 pandemic may not have changed consumer behaviours, as the literature review pointed to. Most respondents believe Covid-19 influences consumer behaviours, and buying patterns are not far from pre-Covid-19 times. However, this research could point to newer findings. The timelines of the literature review pointing to changes in consumer behaviours and product purchases were within the peak of the Covid-19 pandemic (2020 - 2021). The data collected for this research objective occurs within 2022. This may point to normalizing consumer behaviours trends after the peak of the Covid-19 pandemic. The number of online purchases and consumption for retail purchases is near normalizing even though it gathered some rally or audience. People are going back to purchasing just as they did.

The Covid-19 Pandemic's Influence on Entertainment

The earlier research points to increased consumption of digital and virtual entertainment. These findings were due to increased restrictions and Covid-19 protocols for outdoor and indoor recreation. The data collected for this research points to increased boredom for many during the Covid-19 pandemic. What agrees without literature review is increased time spent on screens like smartphones, television, and other screen-based gadgets. However, the research findings do not agree with the literature review on increased online or digital entertainment

consumption. Respondents allude to a neutral position or indifference in their consumption of digital entertainment during the Covid-19 pandemic and preCovid-19 pandemic. Also, people are unenthusiastic about their attendance at physical events during the Covid-19 pandemic and before that. Students are going back to old entertainment consumption habits by comparing the timelines of the literature review and this research's timeline. This, again, can point to the normalization of students' physical and digital entertainment consumption.

The Covid-19 Pandemic's Influence on Learning

Most respondents strongly agree with the excellent management of tertiary institutions during the Covid-19 pandemic. From the data presented, many students are getting accustomed to using online learning materials and perceive that it is essential to their academic success. Considering that many students share an indifferent opinion on the Covid-19 pandemic disrupting their learning, the research agrees that the shift to online learning materials may have caused the indifference. The study points to changing consumer consumption behaviours in students' learning patterns as there may be no going back to more traditional learning materials. Students are getting accustomed to online learning material consumption as part of the day tradition of learning consumer behaviours. Thus, the data in this objective agrees with the literature review on an increased shift to the online learning world and consumption of digital learning materials.

5. SUMMARY, CONCLUSION & RECOMMENDATION

5.1 Summary

Influence Of Covid-19 On Accra Students' Retail Behaviour

Taylor (2020) points to a fear of the general populace during the Covid-19 pandemic, and Whitten (2020) points out that caused a lot of irritation purchases of items that are not basic needs. The research summarily identifies that, students do not feel scared or worried about the Covid-19 pandemic. Even though the sample population has identified changes in their shopping like the requirement to wear nose masks, sanitize, etc. They still feel the need to go online stores and have gone back to purchases of things they identify as basic needs and the purchase products that are one-off. This shows that retail consumer behaviour now sees normalization pointing to a post-Covid-19 pandemic. Further, the sample population- tertiary students- are using online platforms to purchase their products and services just as before the Covid-19 pandemic. As MasterCard (2020) points to an increase in online retail consumption, the research suggests average online retail consumption as pre-covid 19 pandemic periods.

Influence Of Covid-19 On Accra Students' Entertainment Behaviour

The United Nations Conference on Trade and Development (2020) and other researchers point to increased digital/ virtual entertainment content consumption during the Covid-19 pandemic. However, the research shows that students' physical and virtual entertainment consumption is normalizing to pre-Covid 19 times. Amongst the sample population, they express increased boredom which can be connected to an increased screen time.

Influence Of Covid-19 On Accra Students' Learning Behaviour

Accenture (2020) points to increased schooling from home for many students. The research agrees with this literature as many students recognize an increased virtual learning consumption and a shift to digital learning products and services. This directly links to students' observation that the Covid-19 pandemic did not harm their learning. Compared to the research's other constructs, learning behaviours is not returning to pre-Covid 19 pandemic times. There is a shift in consumption of online learning materials and a transition to more online learning platforms or services.

5.2. Conclusion

Covid-19 became a global pandemic on 11 March 2020. It disrupted many economies and changed people's purchasing habits and consumer behaviour based on internal and external influences. In Ghana, many people were deterred from purchasing in physical stores due to the inconvenience. This encouraged many people to shift to online shopping platforms, consume more digital entertainment, and the shift to digital learning and learning product consumption. The Covid-19 pandemic, in its beginning, ignited fears, worry, and boredom, leading to more dependence on digital transactions and increased screen times. The study demonstrates average retail consumption (online and physical retail) and average physical and digital entertainment consumption for students. However, students are showing an increased dependence on online learning materials and services.

5.3. Recommendations

Retail organizations and small business owners can return to adopting their physical strategies for attracting students into their physical stores again. Also, they can combine their traditional processes with online/ digital strategy to attract more students into their digital platforms as the study shows normalization of both online and physical retail consumption. Entertainment organizations and owners can leverage the feeling of boredom and increase students' screen time to attract more attendance to physical entertainment shows and concerts and strategize very engaging online content to draw students to their online entertainment platforms. From this study, learning organizations will need to design more digital learning materials and capture the untapped student populace to their online service delivery platforms for courses, tutoring, books, etc.

In the future, it would be necessary to apply these research findings to the generalized Ghanaian populace to ascertain if the public shares this normalization and consumption patterns. It will also be interesting to measure the consumption levels in retail, entertainment, and learning right after restrictions loosened against the present times to realize the populace's reaction right after restrictions loosened up and their behaviour over time.

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