

**FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR RELATING
TO HOUSEHOLD EXPENDITURE IN MALAYSIA DURING
PANDEMIC COVID-19**

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TO HOUSEHOLD EXPENDITURE IN MALAYSIA DURING
PANDEMIC COVID-19**

**By
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**Project Paper Submitted in Partial Fulfilment of the Requirements
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DECLARATION

The author hereby declares that this project paper is the original study undertaken by him unless stated otherwise. Due acknowledgement has been given to references quoted in the bibliography. The views and analyses in this study are that of author's, based on the references made and this does not constitute an invitation to use this study as a technical tool for management purpose.

Signature :

Name :

Date :

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LIST OF ABBREVIATIONS

Abbreviations:

GDP	Gross Domestic Product
FoMO	Fear of missing out
MCO	Movement Control Order
R&D	Research and Development
SARS	Acute respiratory syndrome
SARS-CoV-2	Acute respiratory syndrome coronavirus 2
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behaviour
WHO	World Health Organization

Abstract of the project paper submitted to the Senate of Universiti Tun Abdul Razak in partial fulfilment of the requirements for the Master of Business Administration.

Factors affecting Consumer Buying Behaviour Relating to Household Expenditure in Malaysia during Pandemic Covid-19

By

Kanaga Ratinam A/L Amavasy

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This research conducted with a purpose to analyse few factors relating to consumer purchasing behaviour of household items among Malaysia citizens during pandemic Covid-19. Various measures were taken to control the spread of Covid-19 because it is not a normal crisis. Since the elements of economy are intricately interrelated with public health measures and lockdown, this resulted in economic instabilities of the nation's hinting towards change in market dynamics and the consumer behaviour especially in items dealing with household needs. The findings of this research will help to discover more in detail the factors influencing consumer purchasing behaviour of household items and how these variables bring changes to purchasing behaviour of household items to Malaysian citizens during these pandemic. The analysis is performed randomly to the family members, colleagues, classmates and other person all over Malaysia by spreading the questionnaire link. It is targeted to have at least 200 responses which considerable represent the Malaysia citizens regarding these issues study. The survey questionnaire is distribute through Google Form platform where Google Form link send by email, WhatsApp, Telegram and Messenger application to the targeted respondent for them to fill in their responses. The targeted research respondents will need to answer the questionnaire which divided into three sections namely Demographic Profile (Section A), Consumer Buying Behaviour (Section B) and Household Expenses (Section C). All three sections consist of about 29 main questions.

CHAPTER 1

INTRODUCTION

1.0 Preface

This chapter consist of background of the study, problem statement, research objectives, research questions, scope of the study, significances of the study and organization of the study. There is overall intro about the topic being study and the proposed benefits and impacts the research associated with.

1.1 Background of Study

World Health Organization (WHO) declared an outbreak of the novel coronavirus infection, Covid-19, in January 2020 as a public health emergency worldwide (World Health Organization, 2020a). WHO declared Covid-19 as a pandemic in March 2020 (World Health Organization, 2020b) and Malaysia is a part of the ongoing worldwide pandemic of coronavirus disease 2019 that caused by acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The medical response and preparedness to the outbreak in Malaysia are overseen by Director-General of Health Noor Hisham Abdullah under the Health Ministry of three successive governments. As of 17th September 2021, with over 2,000,000 confirmed Covid-19 cases, over 220,000 active cases, and over 22,900 deaths, the country is currently ranked third in the number of cases and deaths due to Covid-19 in Southeast Asia, behind Indonesia and the Philippines.

First case of Covid-19 detected in Malaysia on 25th January 2020 among three China citizens whose came to Malaysia through Singapore on 23rd January 2020 (Pung et al. 2020). There was a total of eight confirmed cases of Covid-19, all involving China citizens reported on 30th January 2020 (Bernama 2020a). First local case of Covid-19 involved Malaysia citizens was identified on 4th February 2020 and the number of infected individuals maintain to remains below 25 cases a day until 1st March 2020, when the number of cases was started increased to 29 cases in a day

(Ministry of Health Malaysia 2020). The total number of Covid-19 daily cases then increased steadily before a strident rise starting on 14th March 2020 (Figure 1).

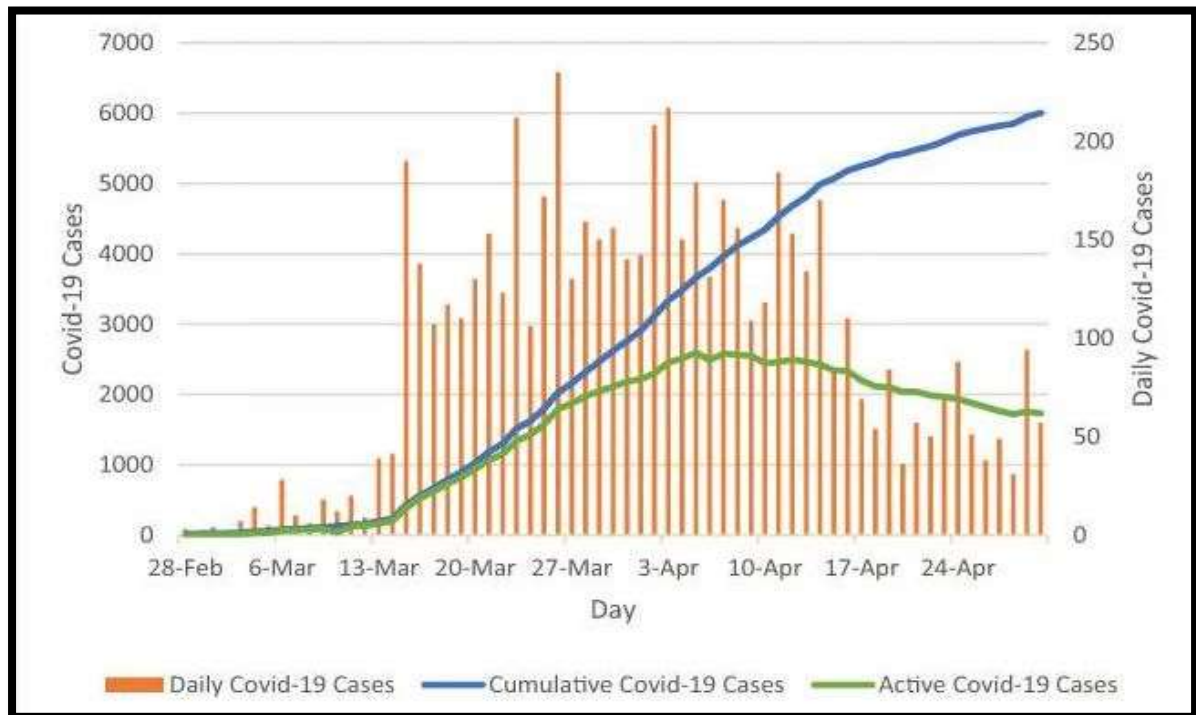


Figure 1: The cumulative Covid-19 cases, active Covid-19 cases and daily Covid-19 cases in Malaysia
(Sources : Department of Statistics Malaysia 2020)

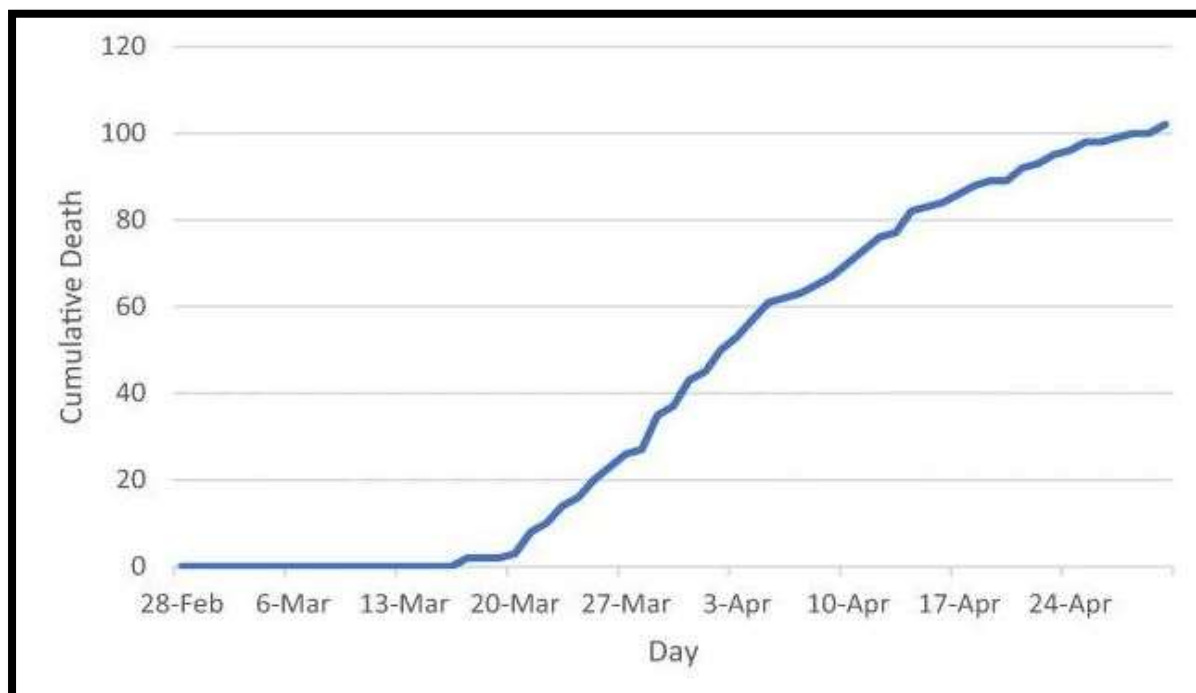


Figure 2: Cumulative cases of death caused by Covid-19 in Malaysia
(Sources : Department of Statistics Malaysia 2020)

On 17th March 2020, there were first two deaths reported in Malaysia due to Covid-19 (See et al. 2020) (Figure 2). Number of death due to Covid-19 was increased steadily, but still remained below 100 until 29th April 2020 (Figure 2). The mortality rate due to Covid-19 was 1.70% as at 30th April 2020 which was lower than the global average rate of 7.1% (World Health Organization 2020). The increasing number of Covid-19 infected individuals in Malaysia after 14th March 2020 was believed to be related to a religious event in Kuala Lumpur from 27th February 2020 to 1st March 2020 which joined by an estimated number of 16,000 people and approximately 1,500 of them came from other Southeast Asian countries (Bernama, 2020). About 65% of the 673 cumulative Covid-19 cases reported on 17th March 2020 were traced to have relationship with the religious event (Ministry of Health Malaysia 2020). Salim et.al (2020) reported that a surge in the number of infected people also resulted in significant rise of active Covid-19 cases which weighted on the nation's healthcare capacity. The daily new Covid-19 cases have been consistently above 100 cases daily between 15th March 2020 and 14th April 2020 and the new cases peaking on 26th March at 235 cases reported in a day (Figure 1). Nonetheless, individuals whose recovered from Covid-19 is higher than the new cases reported daily (Figure 1).

Since January 2020, the Malaysian government has been vigilant on Covid-19 starting with issuance of advice against travelling to China on 25th January 2020 once after three cases of China citizens were identified positive for Covid-19 (Immigration Department of Malaysia 2020). The measures started with entry restriction of selective foreign nationals into Malaysia, as well as self-quarantine of Malaysian and non-Malaysian citizens returning from Covid-19 hotspots and culminated with the passing and execution of the Movement Control Order (MCO) (Immigration Department of Malaysia 2020; Ministry of Health 2020; Prime Minister's Office of Malaysia 2020a).

The world order has been disrupted including how consumers behave in purchasing daily essentials as Covid-19 pandemic continues to spread across the globe and affecting all the country worldwide. Governments around the world are taking strict protections by imposing strict restrictions, plan for a quarantine, the needs of wearing mask and application of social distancing procedures as there is no

vaccine currently found to curb and care of the pandemic. Roy et. al (2020) in his paper found that the rules imposed by governments in every countries which are affected have directly impacted and influence on consumption patterns.

Malaysia's Prime Minister has officially announced the unprecedented Movement Controlled Order (MCO) on 16th March 2020, in response to the pandemic and as a first step to avoid the pandemic to widespread. Infectious Diseases Act 1988 and the Police Act 1967. During the MCO period, only essential businesses were allowed to operate while most service sectors including schools and higher institutions suspended all physical activities. Concurrent with the steady increase of daily cases, the full MCO implementation has been extended twice, accumulating to a total of 6 weeks since the 1st date of enforcement has taken place.

The Malaysian public panicked into a purchasing frenzy upon the Prime Minister's announcement of the first phase of Movement Control Order (MCO) from 18th March to 1st April 2020. The various postings about long queues and empty shelves in supermarkets continued to circulate on social media causing panic among Malaysian consumers although the Malaysian government has consistently addressed the nation with reminders not to panic and with assurance that there is sufficient daily necessities provided especially food.

The Covid-19 pandemic has fundamentally changed the world as we know it. People are living differently, buying differently and in many ways, thinking differently. Supply chains have been tested. Retailers are closing doors. Consumers across the globe are looking at products and brands through a new lens. The virus is reshaping the consumer goods industry in real time, rapidly accelerating long-term underlying trends in the space of mere weeks.

Base on the observations, consumers are deeply concerned about the impact of Covid-19 towards their daily life both from a health and economic perspective. People are responding in a multiplicity of ways and actions and have differing attitudes, behaviours and purchasing habits compared to before pandemic arises. People worldwide are afraid as they strive to adapt to a new normal and lifestyle. The feeling of fear is rising high as individuals intend what this crisis means for them

and more significantly trying to understand what it means for their families and friends and society at large. From the previous study, it is found that consumers are responding to the crisis in a many different ways. Some of them were feel anxious and worried, fuelling panic-buying of staples and hygiene products while at the other extreme, some consumers remain indifferent to the pandemic and are continuing their business as usual regardless of recommendations from government and health professionals.

Jung et al (2016) in his previous research found that consumer priorities have become centred on the most basic needs which sending demand for hygiene, cleaning and staples products soaring while non-essential categories slump. Jung et al (2016) also identified some factors that influence brand decisions are also changing as a "buy local" trend speed up. E-shop, online shopping platform and digital commerce has also seen a boost as new consumers migrate online for grocery shopping, a rise that is likely to be continual post-outbreak. In times like these, our need for the basic necessities of life takes superiority and precedence. Personal health become the top priority for the consumers we surveyed, followed by the health of friends and family, food and medical security, financial security and personal safety were other leading priorities identified.

Jung et al., 2016) in the previous studies on behavioural studies during a pandemic had shown that an epidemic or pandemic crisis can cause major disruption on production, investment and consumer expenditures. Therefore, it is important in understanding the indirect but strong effects of pandemics on purchasing behaviour of essential goods as it would provide important implications and guidance for policymakers as well as practitioners aiming to counteract panic buying due to the crisis arise. According to (Gubler, 2002; Jung et al., 2016), little research has investigated how pandemic outbreak affects individual shopping behaviours and household consumption, especially in the Malaysian context that generally focused on the total burden of epidemics on populations based on aggregate data and on micro-economic perspective. Smith (2009) says that consumers' opinions vary according to circumstances, degree of severity and patterns of the shopping channels whether online or offline have impact on consumer behaviour.

One of a research conducted in the Netherlands has pointed out that a number of outbreak events have elicited perceived risk in purchasing behaviour at supermarkets and supply food chains (Hutjens, 2012) while another research in Bangalore (India) has shown that 50% of their consumers spent time searching for information and purchasing products via online platforms before they definitely buy the products (Shyam and Abirami, 2020). The previous study on purchasing behaviour conducted were seen very related to Covid-19 which has resulted in panic situations among consumers in Bangalore, India. The findings of this study concurred with previous studies on purchasing behaviour of routine products in bulk during Covid-19. Meanwhile, the findings from Hutjens (2012) study have gained a holistic view of consumer behaviour in the long-term perspective of a crisis. This previous research was primarily focused on consumer behaviour in consumption of products due to the outbreak of an animal disease in the Netherlands from 2003 to 2009, which included outbreaks of SARS virus and H1N1 influenza. Numerous approaches were used in various magnitude time series to evaluate the factors that impact consumer behaviour such as the event, perception of risk, fear and intent of behavioural changes. Thus, it can also be guessed that the purchasing behaviour will change during a pandemic like Covid-19 just like during the outbreak of SARS virus and H1N1 influenza. On the other side, Shyam and Abirami (2020) in their research found that several general economic factors of knowledge, information, brands, price and also convenience had an effects to the consumer purchasing behaviour especially in basic needs.

Therefore, due to the counterparts in the cases and associated risk factors, the Hutjens (2012) research and Shyam and Abirami study were adapted with modification to fit the Malaysian context is considered fitting for this study. The aim of this study is to identify how changes in general factors of information of the products and pandemic situation, trust toward information of pandemic and products or brands, price and convenience buying method during pandemic Covid-19 affecting the consumer purchasing behaviour in household consumption. This study will considerably explain the research gap in understanding changes in Malaysian consumer purchasing behaviour of essential household goods during a pandemic of

Covid-19 and the mediation effect in consumer's attitude of fear of missing out (FoMO).

1.2 Problem Statement

A critical situation pushes behaviour towards different directions with some aspects of behaviour being irrevocable. Covid-19 pandemic is not a normal crisis and to control the spread of disease various measures were taken including complete and the partial lockdown. Since all elements of economy are intricately interrelated with public health measures and lockdown, this resulted in economic instabilities of the nation's hinting towards change in market dynamics. In every market, consumers are the drivers of the market competitiveness, growth and economic integration. With economic instability, consumers are also experiencing a transformation in behaviour. Few general factors had become an important measures in determining consumer's attitude which influencing the purchase behaviour in household consumption simultaneously. There are four important general factors identified that mostly affecting consumer's attitude which are; (1) information (of pandemic situation and product), (2) trust (in pandemic information and products or brands) , (3) price and (4) convenience (in buying method). These four common factors cause changes in consumer attitudes in dealing with fear of loss (FoMO).

This research will further investigate the impact of FoMO (direct, indirect or mediators) on purchase behaviour of basic household needs during a crisis. Previous studies have shown that, due to FoMO, people show a strong tendency and willingness to change their behaviour to follow and imitate the collective or group, reflecting the desire not to be separated from the mainstream and to be the same as others (Kang, Cui and Son, 2019). Previous studies have also shown that individuals are frequently affected by decisions of others and prefer to follow traditional community social values and behaviours (Kastanakis and Balabanis, 2012; Leary et al., 2013). These emotions stem from the desire to integrate into the mainstream society and the fear caused by lack of household products during the crisis. FoMO-related research have identified these emotions mainly as a sort of mental state and emotional change that could lead to excessive use of social media,

smartphone and alcohol consumption (Abel, Buff and Burr, 2016; Hodgkinson, 2016). The relevancy of variables being study are further explain one by one in the following paragraph.

Information in a simple word means knowledge communicated or received concerning a particular fact or circumstance or news relating to an issues or factual data. It can be in term of facts, data, numbers, images, documents, sound or act of a person to be delivered to the recipient in order to explain, inform, spread and verify for any particular purpose. In modern community, information spreading fast and viral to community just in fingertips especially through social media and mass media. In this study, factors of information mainly focus on the news of pandemic spread to the community and the products description for consumer online purchasing. As usual, majority people always believe in any viral information without verify the authenticity of the information which always directing them into mislead of actions. During pandemic Covid-19 and enforcement of MCO, many information and news spreading and viral especially in issues relating to necessities supplies and other daily needs. People having a panic buying cause they are facing fear of loss in issues of insufficient food supply due to the news spread. Plus, consumer also depends on other people experience and testimonial sharing to get an information about the products they want to buy before they make an actual buying decision. Thus, in a short word this study is focusing on the information relating to the current situation of buying trends during Covid-19 and the information of household products consumer were looking for during these pandemic.

In other way, trust is also play an important role in consumer purchasing decision as people always buy only the products and the brands that they are trusted. Trust means a firm belief in the reliability, truth or ability of someone or something. Some people really concern about the trust in any product or service they want to buy or use for their own satisfaction as a customer. Trust may increase loyalty and the willingness of the customer to stay with their preferred brand or service and become repeated customers. Trust is an important value in building customer relationship for the business and can be as an influencer in customer decision making especially while spending in these pandemic situation. Previous customer experience and the pandemic information may also affect the level of trust

in consumer before making buying decision. Trust in this research focusing on the news and info of pandemic situation and products as well as brands of the product customer believe and desired to buy.

Other important factor identified that affected purchasing behaviour and household consumption is price. Price is the amount of money expected, required or given in payment for something. As a consumer, pricing is important since it defines the value that makes it worth to buy and use certain product or service offers by the business. Due to difference state of economic condition of an individual, price is consider as one of an important factor that influencing people purchasing behaviour and spending for their household especially in the pandemic situation where some of people income is also being affected. During this pandemic where most people were affected in terms of financial stability, price had become one of the important factors that really affected consumer buying decision especially in basic necessities and household needs.

The last general factor identified and chosen for these study is convenience. In simple definition convenience is the state of being able to proceed with something without difficulty. In purchasing situation and household consumption issues, convenience seem to be an important factor determine their decision relating to these especially during the pandemic and implementation of MCO by the governments. People movement being controlled and restricted which lead to a boost in online buying platform as compared to offline. These situations being adopt and adapt appropriately by the citizens in accepting the practice of new norms. As now, about a year and six months being in the pandemic, people are slowly being comfortable to live in new norms with new daily activities practices in terms of working, learning and also shopping as well. But, there is still minority community who's not able to adapt with these new norm of buying method due to deficiency in technology facilities and also lack of knowledge to use modern method like online banking and online shopping platform.

The four chosen general factors indirectly affecting the consumer attitudes in fear of missing out (FoMO) especially during these pandemic situation. Information as mentioned above will reflect the consumer to feel worry if there is not enough

supplies of basic necessities as need by the community and also demand for more information about the products they desired to buy because customer not able to touch, to try and to see it in physical term when they are buying an item using online platform. Plus, the information would also affecting the consumer level of trust especially when they listen to the pandemic buying situation as well as products and other people experience sharing about the products and brands. Differ to information and trust, price is a general economic factors that affecting the buying decision. According to Hutjens (2012), during pandemic or crisis people mostly looking for an items with a lower price because their income was also affected. Some people facing salary deduction while some were being dismissed by the company or employer. Convenience factor according to Shyam and Abirami (2020) was the very influencing factor determining the consumer buying patterns where people mostly shifted from offline method to online method of buying.

Thus, these research tend to study whether information, trust, price and convenience had bring a change in the consumer attitudes of purchasing behaviour of household items during the crisis of pandemic Covid-19 called as fear of missing out (FoMO) and how FoMO affected the buying patterns among consumers in household consumption. All four identified factors may be vary in response by the research respondent due to the different in demography but at least it provide an overview of changes in purchasing behaviour of household items and how the pandemic Covid-19 had bring changes into Malaysian citizens spending behaviour especially during these difficult time.

1.3 Research Objectives (RO)

This research conducted with a purpose to investigate the impact of some general factors during pandemic Covid-19 in determining the consumer's attitude in dealing with fear of loss (FoMO) and how it affects toward the consumer purchasing behaviour of household consumption simultaneously. Does the define factors and consumer's attitude bring changes to the purchase behaviour in terms of household expenditure? Following are the specific objectives justified in this study:

RO 1 : To investigate the relationship of changes in information, trust, price and convenience during Covid-19 towards consumer's attitude in dealing with fear of loss (FoMO).

RO 2 : To investigate the relationship in consumer's attitude in dealing with fear of loss (FoMO) toward consumer purchasing behaviour of household necessities.

1.4 Research Questions (RQ)

RQ 1 : What is the relationship between information, trust, price and convenience during Covid-19 towards consumer's attitude in dealing with fear of loss (FoMO).

RQ 2 : What is the relationship between consumer's attitude in dealing with fear of loss (FoMO) toward consumer purchasing behaviour in items relating to household.

1.5 Significance of the Study

Study of consumer buying behaviour is most important for marketers as they can understand the expectation of the consumers and to predict the trend of expenses. It helps to understand what makes a consumer to buy a product and how the drivers influencing the consumer's attitude in spending. It is important to assess the kind of products liked by consumers so that they can release it to the market. In the pandemic crisis, it is important to know the consumer behaviour in spending as compared to normal situation due to changes in their ability to spend. This study will also give some ideas on how the government and economic players may play their roles to help the consumers through difficulties throughout the pandemic struck.

Furthermore, these research may also come out with several hints where show direction of Malaysia citizens problem that they are facing now during these

pandemic. This study may give an overview to the government of the real situation facing by the citizen and help the government to govern and come out with suitable and necessary plan to help the citizens. It is so where the primary data collection conducted in this research study through questionnaires may be an important overview of the citizens' voice and opinions regarding these pandemic and what they are hoping for from the government and other legal association.

1.6 Definition of Terms

Coronavirus disease (Covid-19) is an infectious disease identified that caused by a newly discovered coronavirus. Most people infected with the Covid-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. The Covid-19 virus is a new virus classified into the same family of viruses as Severe Acute Respiratory Syndrome (SARS) and some types of common cold. Current evidence suggests that the virus spreads mainly between people who are in close contact with each other, typically within 1 metre (short-range). A person can be infected when aerosols or droplets containing the virus are inhaled or come directly into contact with the eyes, nose, or mouth and WHO had announced covid-19 as a pandemic in March 2020. Due to this, Malaysia had implemented Movement Control Order (MCO) and total lockdown for several period in avoiding the virus to be spread and cause danger to the nations.

Information is the facts provided or learned about something or someone. Media has been identified and proven to be an important element in influencing consumers' decision making process by providing an information of current situation and customer action toward certain crisis (Taining, 2012 and Sema, 2013). Argan and Argan (2018), says that social media and sharing experiences on a specific product, service and event could have a big impact on the fear element for consumers such as empty shelves, long waiting queues and "out of stock" statement. The researcher also agreed that information spread in social media played an important role in moulding this fear of missing out (FoMO). Pasek et al (2006) pointed out that information and news provided by mass media include all methods of transmitting messages such as newspapers, radio, television and the internet are also affecting individual actions. According to Aggarwal et al (1998)

found that mass media is 'informational' in nature and trusted by most of the people. Mass media has some advantages represented by its ability to reach a large audience rapidly, create knowledge and desire and spread information widely (Rogers; 1995). The significant influence information spread by mass media on subjective norm has been validated in various studies. This study explored the effect of information spread through various communication medium during the crisis of pandemic Covid-19 and how it influences the consumer's attitude in expenditure.

Trust is a firm belief in the reliability, truth, or ability of someone or something. Trust is a set of behaviours, such as acting in ways that depend on another. Trust is a belief in a probability that a person will behave in certain ways. Trust is an abstract mental attitude toward a proposition that someone is dependable. Trust is a feeling of confidence and security that a partner cares. Trust act as an important factor that influences and drives customers to make purchase decisions, especially on internet where there are risks for them to take action. Gupta, Yadav, & Varadarajan, 2009 found that the value of trust is in the effect of the trust on the relationship and buying decisions between buyers and sellers. It is found that trust plays more important role for retailers in e-commerce as compared with the traditional brick and mortar stores because consumers perceive more risks when they cannot see the stores 'presence physically and they are not able to touch or check the products before they make the buying decisions. Instead, consumers search for information about product on website making the e-retailer's website quality is a base for customer to lay trust on.

Price is the amount of money expected, required, or given in payment for something. Conversely, prices have a direct effect on consumers because when prices increase, the quantity of a good decreases. Also, prices affect consumer decisions by often providing low-cost, generic alternatives to name brands. This gives consumers purchase options. Price is important to marketers because it represents marketers' assessment of the value customers see in the product or service and are willing to pay for a product or service. Both a price that is too high and one that is too low can limit growth. The wrong price can also negatively influence sales and cash flow. The three major influences on pricing decisions are customers, competitors, and costs. The customers influence pricing through their demand for product and services. Competitors, on the other hand, affect price by providing or not providing alternative product.

Convenient means fitting in well with a person's needs, activities, and plans. A 2002 study found that something is known as convenience orientation where a customer's general preference for convenient goods and services has a major impact on buying decisions. The study also found that the perception of a service's convenience affects the overall evaluation of the service. Consumers are also more likely to choose a brand that ensures a convenient experience. Since 52 percent of shoppers say half or more of their purchases are influenced by convenience, providing it can give retailers an advantage when it can be difficult to compete on just price and quality alone. The ratio of pleasure and pain in the user experience determines customer convenience, which in turn affects how customers make decisions about what products to buy, what services to use, and with what providers to engage.

Fear of missing out (FoMO) is a social anxiety stemming from the belief that others might be having fun while the person experiencing the anxiety is not present. It is characterized by a desire to stay continually connected with what others are doing. Fear of missing out (FoMO) is an ongoing phenomenon. It is particularly important in the field of marketing as it is linked to impulsive shopping behaviour and other consequences that can affect the brand–consumer relationship. These findings support the idea that FoMO is highly cultural and important driver of attitude that influencing the buying behaviour especially in term of household needs.

Purchasing behaviour refers to the decision and acts people undertake to buy products or services for individual or group use. It's synonymous with the term “consumer buying behaviour,” which often applies to individual customers in contrast to businesses. It is the decision processes and acts of people involved in buying and using products. There are many factors from psychological, personal and social aspect influencing consumer behaviour which indirectly will affect the market. Consumer behaviour is largely learned behaviour. Most attitudes, values, tastes, behaviours, preferences, symbolic meanings and feelings are acquired through learning. People buy things and then make decisions for future purchases based on if they liked the product, quality, service, and price.

Household spending is the amount of final consumption expenditure made by resident households to meet their everyday needs, such as food, clothing, housing (rent), energy, transport, durable goods (notably cars), health costs, leisure, and miscellaneous services. Household spending is the most important part of aggregate demand. It can be broken down into a number of categories, covering major spending items such as transport, food, fuel, holidays and clothing.

1.7 Limitations of the Study

This research intend to study about the general factors of information, trust, price and convenience in determining the consumers attitude in dealing with fear of missing out (FoMO) and how they affecting the consumer buying behaviour of household items. All these will be study using the adaption of Theory of Planned Behaviour only. These theory assumes that the person has acquired the opportunities and resources to be successful in performing the desired behaviour, regardless of the intention. It does not account for other variables that factor into behavioural intention and motivation. Technically, this study use a random sampling from questionnaires and do not focus on specific group. Thus, the result generated will be on general view only.

CHAPTER 2

LITERATURE REVIEW

2.0 Past Research

Recently, many disease outbreaks and crisis such as SARS, H1N1 influenza and now the Covid-19 pandemic had caused global consumers rising their anxiety and panic that is noticeably shown in through the shopping patterns (Roy et.al; 2020). This pandemic had caused an impacts in economic and social aspects that are more extensive than other major epidemics of the past two decades including the SARS (Severe Acute Respiratory Syndrome) epidemic in 2002 to 2003 and the 2003 North American BSE (Bovine Spongiform Encephalopathy) crisis, the H5N1 vertebrate influenza epidemic and financial crisis such as the one in Asia in year 1997.

The year 2020 had go down within the history of retail as a year of overcoming issues and opening unused conceivable outcomes where one of the benefits of an something else troublesome circumstance is the reality that clients have started to realize and receive on how vital retail is to their daily lives particularly within the zones of essential necessities. Covid-19 has changed the world of retail and the client where based on the comparison with the past period, there was an increment in average investing among them and a diminish within the recurrence of buys compared to before. Shopper certainty has drop and individuals are stressed around. At the same time, retailers have contributed billions in anti-coronary measures and e-commerce is breaking records. The coronavirus widespread has changed customers' shopping conduct in expansion to the widespread itself where there were moreover impacts based on political, authoritative and financial components of the nation itself. The shopping bushel has changed and the schedule of running families as well as the reasons for obtaining and the accessibility of merchandise and administrations have changed as well. According to research by Shyam and Abirami (2020), all information of any field reflects the consumer decision as some of the viral news build up the customer anxiety and worries. Not only that, previous customer experience in product use was also reflect the customer desire in buying decision.

The change in consumer behaviour identified was the Covid-19 pandemic which from the point of view of theoretical background it is considered as an external factor belonging to the group of natural factors. However, complementary factors that influenced consumer behaviour of political and legislative factors and economic factors, which were represented by restrictions and uncertainty caused by concerns about the economic future.

Zamazalova (2008) talks around inside and outside components affecting buyer conduct where among the outside components recognized, the promoting large scale environment is said, which impacts the usage and advancement of showcasing exercises that are pointed at target clients. The environment is changing massively. Outside components that impact buyer conduct make the taking after bunches of components, social variables, specialized and mechanical components, financial variables, political and lawful components and common components. Douchova et al. (1993) considers the taking after to be the foremost critical components impacting buyer conduct, objective conditions of shopper conduct that's person financial environment and objective financial circumstance and buyer identity where the social environment and situational tuning. Agreed to these, this research adapted the identified general factors into this study to seek changes in Malaysian citizens buying pattern during these pandemic.

Donthu and Gustafsson (2020) highlighted that this turbulent circumstance has tremendous effect on ordinary consumers' life and the widespread of Covid-19 has altogether significantly changed both the businesses acting and customers carrying on. Laato et al. (2020) underline that the government arranged lockdown by closing schools, eateries, a few shops and open administrations which possibly may have spread fears of what will happen in future. Due to this reality it is additionally conceivable to consider that clients will change their shopping propensities within the long run. For case, Sheth (2020) claims that there are four major contexts which oversee or disturb buyer propensities within the region of social setting likes changes within the work environment and in interaction with neighbours and companions, the usage of unused innovation counting online shopping and conveyance, the effect of utilization propensities due to modern rules executed in Covid-19 widespread and

less unsurprising setting of the improvement of the worldwide Covid-19 pandemic. Kirk and Rifkin (2020) history appears that a period of emergency is regularly seen as an drive for critical changes in society and suggest the community to grant an consideration to shopper practices in each of these three stages of responding, adapting, do-it-yourself practices and after that moreover longer-term adjusting.

Undoubtedly, agreeing to the Universal Money related Finance, the current widespread is the most noticeably awful financial and financial emergency since the Extraordinary Retreat of 1929 where 4.9% lessening in world GDP has been evaluated for 2020 as compared to 2019. Given that the coronavirus is exceptionally quick in transmittable and a immunization isn't however accessible on the showcase, it has caused chaos on whole financial segments due to the constrained closure of financial and commercial exercises (Cranfield, 2020). Numerous financial specialists and analyst accept that the widespread will stun the supply and request sides of customer request incorporates the disturbance to the conveyance of items and administrations, while the last mentioned respects the volume of utilization and buys of items (Brinca P., 2020).

A discernible alter in consumer's demeanors, practices and desires has too been passed on by investigate organization Kantar in their report on 'Market Flow Amid COVID- 19: Indian Buyer Opinions Analysis' (2020). This overview was carried out with 18+ a long time of shoppers, covering a test of 11,000 family, 19 cities and 15 states over India. Shoppers passed on overwhelming concern almost widespread and watched that disturbance (45% of respondent) bothers them more than wellbeing concerns (31%). The overview too detailed altogether diminished spends over physical as well as online groups. Overview moreover detailed around arranged buys being conceded and a modern learning to live with less.

A report of KPMG (2020) expressed that this financial flexible conduct with reference to investing was moreover appeared amid past plagues with expanded consideration of buyers on cost, beginning of the items and utility-based utilization or diminished utilization as a potential affect of Covid-19 on Indian economy. Amid the past flare-ups and malady emergency such as SARS and MERS and other characteristic calamities, shoppers shown financial versatile conduct in shape of fast

however relentless or moderate recuperation of showcase. A portion of this conduct is lasting and brings in fundamental changes within the way we live, work and take buying choices. Accenture buyer inquire about (2020), moreover detailed that amid this Covid-19 flare-up, a rise in consumer's concern has driven to alter in needs of customers which is presently centred around most essential needs where sending request as it were for cleanliness, cleaning and staples items, whereas non-essential categories decrease. The crave to shop neighborhood is additionally reflected within the items which buyer purchase and the way they purchase to bolster nearby stores as they consider them more feasible alternative amid these widespread.

A few of these changes in investing conduct will not be held, whereas a few others might be changeless as detailed by few investigate offices as the community will move past the survival mode before long. It can be seen through alter in investing design, more prominent utilize of ecommerce touch focuses for shopping as different computerized stage where to be specific official location of items, social media and versatile stages has been utilized by customers amid the widespread which had driven to the digitalisation in buying, and this digitalisation of customer shopping travel will increment with weaker nearness of conventional open air promotion and shopping shopping centers visit due to physical separating rules and the development limitations. These innovation stages are anticipated to play a solid part in terms of coming to, creating awareness, exchange and maintenance of buyers post-Covid together with word of mouth (Deloitte, 2020). This slant is reflected within the sorts of apps that customers are downloading, related to amusement, news, healthcare and instruction as detailed by the clients inquire about (Accenture, 2020).

See at the require for the necessities of life takes priority showing few major shifts in client conduct in these later time. For occasion, markets are encountering moving of consumers' needs as they deprioritise buying nice-to-have things and abridging utilization but for goods and at-home excitement. Buyers moreover anticipate promoting to assist explore the unused typical with a positive viewpoint through the information and encounter shared (Kantar, 2020). Indian buyers had received modern practices with a comparatively higher level of positive thinking in comparison to European countries. It is additionally imperative to take note that beat

concerns of Indian shoppers were individual, family security and generally open wellbeing as compared to other components or factors (McKinsey, 2020).

Great understanding of customers' lives is pivotal to guaranteeing that the foremost suitable items and administrations are being promoted to the proper individuals within the most viable way conceivable (Kotler and Keller; 2012). Amid these lockdown stages with no portability and as it were computerized media to associate, authors' in-depth talk with promoting experts of diverse divisions has driven to an understanding that suddenness and all-inclusiveness of lockdown has changed the behavioral elements of buyers and has re-imagined the social circles and person introduction where new standard were embraced and adjusted. Promoting specialists too seen their opinion about modern arrange of request and supply beside question driving utilization rolled back to Maslow's essential level needs, that's , require for 'food', 'clothes', 'shelter', secure inside, social cherish and belongingness for all socio-economic classes alike, independent of fragment sort. The socio-economic pyramid wrinkled and trodden pushing everybody to outlive based on fundamental necessities which bent by a behavioral driver of 'health and solid choices' as properly said in Vedas. Amid Vedic period too 'health as wealth' played an awfully critical part at person as well as at national level.

Wellbeing, well-being and nourishment were recognized as the chief fundamentals for the joy of family and society in those times. The financial approaches were too surrounded and balanced concurring to social conditions, moral values, wellbeing and otherworldly sees (Dwivedi, 2016). The discourse with specialists point out that outside and inside drivers of buyer conduct such as identity sort, brand picture, status, self and self-concept which prior utilized to be noticeable drivers have ended up unpretentious amid lockdown days and assist dialog with shoppers indicated that financial arrange amount of as it were fundamental items is the modern driver in conduct taken after by reuse and reuse of items, as the families have gotten to be little customer unit of generation, utilization, co-creation and participation. The shoppers too opined approximately a move from belittling greater composed brands to littler near-home retail stores and appeared solidarity in times of require, going past the call of obligation to guarantee fundamentals are conveyed in secure and clean ways.

Most of the customers had submitted that Covid-19 emergency has made a modern or restored a behavioral understanding of buying, demonstrating a cognizant move towards otherworldly utilization. In see of the misfortune of work and deficiency of standard wage, the age-old guideline of investing inside limits was reviewed. The legendary sense imbued in truisms and sayings is resuscitated with a supposition that this will be another hone and will certainly breed unused prolific grounds for modern life arrange. The extravagant foundation of corporate workplaces, colleges, schools contracted to 8-inch screens and the significance of equipping, supply chain and successful administration has re-featured as heroes of utilization and as detailed over, shoppers communicated a estimation around good faith and current belonging not as it were sufficient but more than what may be expended fortifying the ancient reasoning of 'santosh is param dharam (what we have is sufficient).

Agreeing to showcasing specialists, the follows of modern promoting models begun developing broadly such as online ready-to-eat food-delivery companies quickly exchanging overnight to conveying basics such as natural products, vegetables and goods. Companies are banding together in multilateral collaborations where a few formal and a few casual, to progress advancement that suits and fits the unused standard exercises. For illustration, more than 15 drug stores company are collaborating in a Covid-19 R&D gathering to progress, separately and collectively and pick up the foremost promising drugs and immunizations and decades-long competitors Sanofi and GSK are joining forces on COVID-19 immunization advancement. To expand financial recuperation whereas ensuring open wellbeing, choices around which measures to convey, when and where, are made locally at district-by-district demonstrating a move from globalization to restricted models with a boost to local retailers and better approaches of communication such as portable informing to nearby stores.

These measurements of conduct in times of emergency have too been detailed in writing where Kelemen and Peltonen (2005) have named it as shopper otherworldly existence and characterized it as the interrelated hones and forms that individuals lock in in when devouring advertise offerings of items, administrations and places that surrender 'spiritual utility' (Kale, 2004, 2006, p. 109). Customer

otherworldly existence is the inherent inspiration and soul to look for and express independence, inward fulfillment and self-actualisation, which keep up concordant and sacrosanct relationship with others and crave consecration in items, administrations and encounters. The concept of otherworldly utilization and its relationship with buyer conduct in time of emergency has been presented within the writing of promoting by Sheth et al. (2011). Philip Kotler (2019), in his commentary entitled 'The Showcase for Transformation' had too depicts that in advanced times consumers are progressively trying to find trust and wants, cures and grapples that Thich (2019), in his commentary on 'A Buddhist Approach to Consumption' too elucidated around this otherworldly measurement of conduct in which shoppers break the routine ways in which they expend and start to see that they don't require indeed one more thing. Based on his clarification, this modern buyer conduct lies in encounters and impressions through faculties and awareness.

The customers will be fiscally influenced with a modern bend which has healthcare, individual wellbeing and well-being concern where it may offer a unused inspiration for long-term conduct alter, suggestive of a modern section of relocated buyers who with a unused esteem of 'save and stockpile' and alter in their buying propensities will ended up more thrifty. The considers of Asian cultures' values have unequivocally perceived the part that cheapness plays as a directing rule basic consumers' conduct where Covid-19 has highlighted the significance of cheapness and the related ought to superior get it thrifty customers to get it conduct of non-consumption as well as real utilization. Lastovicka et al. (1999) offer a conceptual definition of cheapness as 'a uni-dimensional buyer way of life characteristic characterised by the degree to which customers are both limited in securing and in resourcefully utilizing financial merchandise and administrations to attain longer term goals'. It is significant to the study of shopper conduct, because it advocates the idea that accomplishing long-term utilization objectives will, for most buyers, happen as it were through the dissent of short-term impulses and the ingenious utilize of extant assets. The parallel move towards cheapness is what a few have named as 'voluntary simplicity' which offers a few commonalities with cheapness and is for the most part delineated as 'both a framework of convictions and a hone, centred on the thought that individual fulfillment, satisfaction and joy result from a commitment to the nonmaterial viewpoints of life' (Zavestoski, 2002). Marketers must counter to the

self-evident development in individuals receiving either a judicious and or exceptionally basic way of life by empowering buyers to purchase what they truly require instead of superfluously buying, keeping in mind that this conduct isn't a frame of destitution or selecting for troublesome life, but dependable buying. It might create out of need and asset imperative as in Covid-19, but ought to capture the consideration of showcasing scholastics. Cheapness isn't to diminish the cost but to create maintainability from securing to transfer by means of unused imaginative measures for coming to out to the masses. For little firms, the time to act is presently to pick up consideration, persuade unused clients of their esteem and turn beginning acquiring into a periodic buying. In numerous ways, Covid-19 has levelled the competitive scene for littler brands as they can set up modern propensities or return to précises shopping schedules by centering on these practices.

Covid-19 widespread has pulled the handbrake for the mankind race to devastation and diverted consideration to life and living where the common man, presently ended up a term shared by nearly all similarly, has begun to think a modern kind of future they need in the event that they need to outlive this widespread. This total thought will be the inspire line for the showcasing world to rethink, procedures and reshape not as it were their offerings but too ways of coming to out to clients. For instance, this circumstance may be a ground zero to begin all over once more and re-try and realign the display cognizant youthful era to modern life standards established within the conventional Indian hones where people were a portion of biological system and not predominant to the mother nature. It presents an extraordinary chance for advertiser to generate readiness among basic mass for circle moving increasing speed indicating towards natural living with the assistance of their items and administrations.

One of a inquire about conducted within the Netherlands has pointed out that a number of flare-up occasions have evoked seen hazard in obtaining conduct at general stores and supply nourishment chains (Hutjens, 2012) whereas another inquire about in Bangalore (India) has appeared that 50% of their buyers went through time looking for data and obtaining items by means of online stages some time recently they unquestionably purchase the items (Shyam and Abirami, 2020). The past consider on obtaining conduct conducted were seen exceptionally related

to Covid-19 which has brought about in freeze circumstances among shoppers in Bangalore, India. The discoveries of this ponder concurred with past thinks about on obtaining conduct of schedule items in bulk amid Covid-19. In the meantime, the discoveries from Hutjens (2012) consider have picked up all encompassing see of buyer conduct within the long-term viewpoint of an emergency. This past inquire about was basically centred on shopper conduct in utilization of items due to the episode of an creature infection within the Netherlands from 2003 to 2009, which included episodes of SARS infection and H1N1 flu. Various approaches were utilized in different size time arrangement to assess the variables that affect customer conduct such as the occasion, discernment of hazard, fear and expectation of behavioural changes. Hence, it was guessed that the acquiring conduct will alter amid a widespread like Covid-19 rather like amid the episode of SARS infection and H1N1 flu. On the other side, Shyam and Abirami (2020) in their inquire about found that a few common financial variables of information, data, brands, price and also convenience had an effects to the consumer purchasing behaviour especially in basic needs.

In this manner, due to the partners within the cases and related hazard variables, the Hutjens (2012) inquire about and Shyam and Abirami consider were adjusted with alteration to fit the Malaysian setting is considered fitting for this ponder. The point of this consider is to recognize how changes in common components of data of the items and widespread circumstance, believe toward data of widespread and items or brands, cost and comfort buying strategy amid widespread Covid-19 influencing the buyer obtaining conduct in family utilization. This ponder will impressively clarify the inquire about crevice in understanding changes in Malaysian customer obtaining conduct of fundamental family products amid a widespread of Covid-19 and the intervention impact in consumer's demeanour of fear of lost out (FoMO).

2.1 Changes in Factors of Information, Trust, Price and Convenience during Pandemic Covid-19

2.1.1 Information

Information nowadays is just at fingertips. People looking for borderless information from various channels and platforms. Within the cutting edge period the number of communication channels has rapidly increased and data innovation improvement has made the exchange of information simple and quick in all viewpoints of human action (Masic et al. 2017). During these pandemic of Covid-19, people mostly stay at home and seeking for information using online platform especially using channel of social media. Many information were spread and viral during lockdown including the shortages of food and basic necessities supply. These had cause a panic situation to the citizens as movement was restricted and purchase process is done in a nearer areas of the living home only.

Beside, information about products also comes very valuable during these pandemic as people are more careful in spending. A consumer was looking at a product with reasonable price and quality and the information relating to this were spreading widely through the use of technology using mass media and social media. Social media might serve not only as a backchannel to discuss crisis outcomes but also a means to share highly topical crisis information. Due to their wide-spread infrastructural components, social media platforms serve as vehicles and enablers for collective sense-making (Lee et al., 2017). Most of the time information influencing consumer decision making because from information of empty shelves, long queue in buying basic items, shortages in product supply, the product quality and price rising definitely cause a fear of missing out (FoMO) among the consumers.

2.1.2 Trust

There are expanding reports of out of line, deluding and false commercial hones online. These incorporate money related tricks, untrue claims of coronavirus treatment or avoidance, cost gouging of fundamental merchandise and the advancement of risky or fake items. Numerous governments must strike and adjust between securing consumers' wellbeing and security, reinforcing buyer believe, and tending to challenges to trade and specialists. This has driven a few governments to fast-track methods and gives exceptions from customer laws. People build trust on products through previous customer experiences and sharing, testimonials feedback and media review. It is important to have a trust before buying any products. Thus, trust may reduce the level of fear of missing out among the consumers and influence their buying decision.

2.1.3 Price

As shown over, cost serves as a marker of what buyers must donate up to procure an item. Thus, the higher the cost of an item, *ceteris paribus*, the less likely would a buyer buy the item. Consumers infer that a higher price signals a higher quality, but at the same time, the higher price indicates a greater monetary sacrifice in purchasing the product. Consequently, the trade-off between perceived quality (i.e., gain) and perceived sacrifice (i.e., loss) results in perceived value. Logically, people buy more when the price is lower and expected to rise in the future. During pandemic Covid-19, most people having a panic buying which cause the shortages in products supplies and this situation may cause the price to boost and rise up if there is no alternative of control method implemented by the government. Thus, this situation may cause the feeling fear of missing out among customer to increase and push them to buy more or making bulk buying.

2.1.4 Convenience

During pandemic Covid-19 and implementation of MCO, people were stay at home more and looking for other alternatives of buying. Consumers

shift buying method from offline to online. Advanced conveyance has gotten to be a need for most clients who are restricted at domestic amid the widespread Covid-19. Selection has developed emphatically, indeed among the foremost “digitally resistant” clients. Additionally, domestic conveyance has gone from a comfort to a need where amid this emergency, Malaysia has seen online basic supply home-delivery clients twofold between February and March. The Covid-19 emergency has overturned the worldwide buyer scene. Imprisonment measures have moved customers advance online changed their requests and exacerbated behavioural inclinations. People are worried in products shortages (fear of missing out) and influence them to buy more using online platform because it is easier and faster.

Based on the past research and study (Hutjens; 2012 and Shyam and Abirami; 2020), it is assuming that the five selected independent variables were possessing a relationship of each item towards the changes in dependent variable as follows :

- The more the information of pandemic situation and products offer revealed and spread by the media, the more the community fear of missing out.
- The higher the level of trust in spreading information about the pandemic spread, the higher the fear of missing out among the community.
- The higher the price changes, the higher the consumer fear of missing out as higher price indicates shortages in products supplies according to the economic theory.
- The higher the convenience in shopping platform, the higher the fear of missing out because consumer can buy more in bulk just at fingertips.
- The higher the fear of missing out will cause people to buy more and changed the behaviour of buying in household needs.

2.2 Consumer Behaviour Approaches in Times of Pandemic or Crisis

A customer could be a individual who recognizes a need or want, making a buy and after that arranges of the item within the utilization handle. A regular consumer's utility is subordinate on the utilization of agrarian and mechanical products, administrations, lodging and riches (Grundey, 2009). No two of them are the same, as everybody is impacted by diverse inside and outside components which frame the shopper conduct and it is an critical and steady decision-making prepare of looking, acquiring, utilizing, assessing, and arranging of items and administrations (Valaskova et al.; 2015). The large scale buyer conduct is created by social issues, but to reach the variables of small scale customer conduct, person components have to be take into inquire about. Compliments and Willmott (2009) claim that buyers attempt to boost their utility, fulfillment or bliss by acquiring customer products at sensible cost with an rise to quality.

The strategies clarifying shopper conduct that are isolated into three bunches that's psychical-based on the connection between the mind and conduct of the customer, sociological approach which is devoted to the responses of buyers completely different circumstances or how the conduct is impacted by different social events, social pioneers and financial approach, grounded on essential information of smaller scale economy in which shoppers characterize their prerequisites (Valaskova et. al.; 2015). Along these lines, the customer interface and crave are defenseless and performed on the showcase and after advancement in India take put, buyer behavioral design has been clarified by such approaches around the world, whereas overwhelming person personality and giving rise to collective character through brand culture. The scattered waves of 'Swadeshi' and 'back to basics' circulated by social pioneers like Baba Ramdev or Gandhian moderate way of life moreover developed as a behavioral approach being utilized in a related study.

The sociological strategy of conduct is additionally congregated which is received by the well-off lesson as a characteristic wholeness to self-actualisation. Numerous lower socio-economic step customers as well delivered to select charms of fabric images to grandstand themselves in higher steps beneath financial approach to shopper conduct. Amalia et al. (2012) in their ponder clarified that

individuals are not the same and not all the individuals have the same discernment and legitimization approximately a circumstance with negative impacts like financial or any other emergency where in this emergency time, unused patterns in customer conduct develop as a react towards the crisis. It may be a typical react but the difference in activities or states of mind exist depends on the emergency circumstance. The foremost vital variables which show the consumer's conduct in emergency are chance state of mind and chance recognition towards the fear of lost out and other uneasiness. Chance demeanor reflects consumer's understanding and concerning to the chance substance and how much he or she loathes the substance of that chance. Chance discernment reflects the elucidation of the customer of the chance of being uncovered to the hazard substance and how to handle the hazard. Hoon Ang et al. (2001) in his work talked about that these changes in utilization conduct emerging from an financial emergency may be directed by identity characteristics and self-attitude as well. These characteristics of identity incorporate measurements just like the degree to which customers are hazard unwilling, materialistic and esteem cognizant.

Numerous past inquire about and think about were uncovering of behavioral changes among customer in times of emergencies with noteworthy alter in utility design and family utilization. A ponder conducted by Compliments and Willmott (2009) recognized few unused patterns amid emergency which incorporate rearrangements of request since of constrained offers amid emergency which tends to proceed post-crisis where individuals purchase less complex advertising with awesome esteem, rehashing same item that fulfil their needs and the think about moreover detailed that indeed the wealthy individuals, post-crisis communicated disappointment with overabundance utilization and cantered on reuse and educate their children straightforward and conventional values more than some time recently. Compliments and Willmott (2009) in their consider, demonstrated that the effect of the retreat or amid financial downturn on buyer demeanours and patterns is basic where a few patterns are progressed by the subsidence, whereas others are moderated or totally captured. The foremost central patterns in emergency incorporate the request for straightforwardness, which demonstrates that buyers look for uncomplicated, value-oriented items and administrations that streamline their lives and centre on the sanctioning of a company where customers are shocked by

the illegal conduct and deceptive company conduct. The alteration in buyer conduct amid emergency times driven authors' intrigued to investigate buyer conduct amid Covid-19.

To advance get it the marvel of this unused buying design, different hypothesis were inspected and after an broad audit of writing, the foremost suitable hypotheses distinguished to support this think about is the Theory of Planned Behavior (TPB) (Ajzen, 1985).

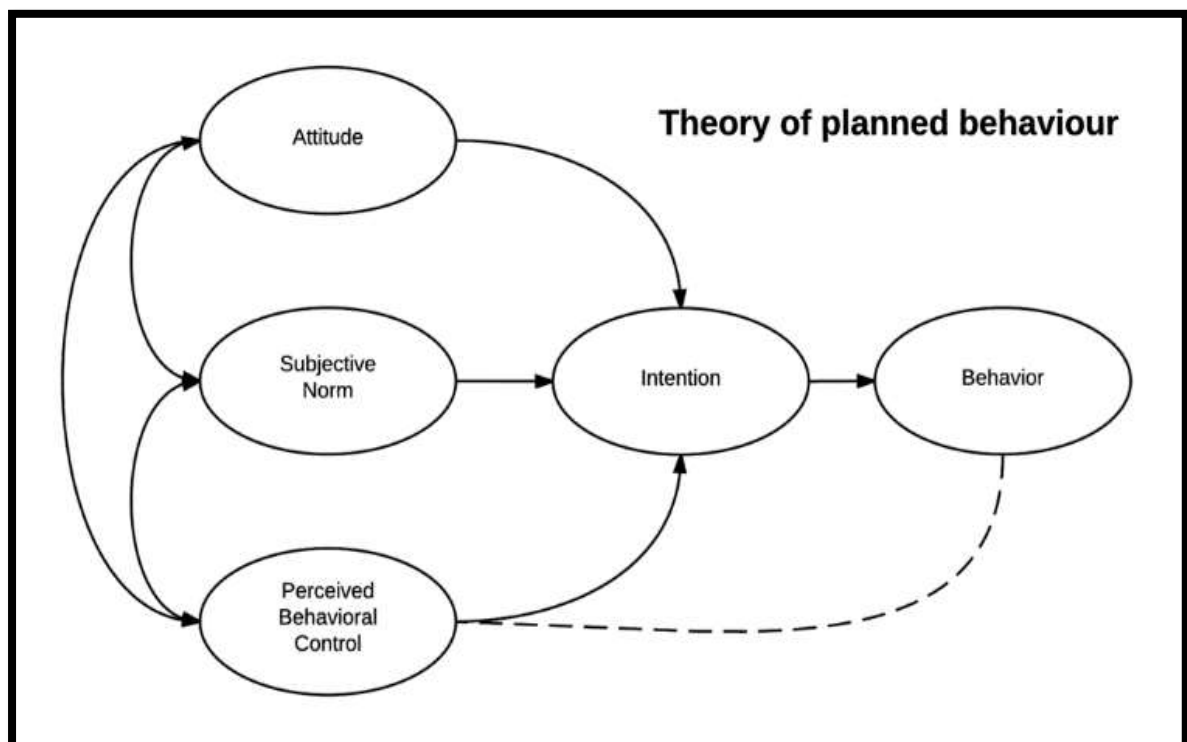


Figure 3: Theory of Planned Behaviour

TPB recognizes three essential components that influence an individual's aiming conduct counting state of mind, subject standards and seen behavioral control. In making choices in conditions of typical calamities or plagues, various considers have utilized this illustrate as a principal theory to urge it consumers' buying energetically in the midst of flawed times (Daellenbach, Parkinson, and Krisjanous, 2018). Many considers included factors or joined components into appear to effectively clarify the associations between the ask around components (Gkargkavouzi, Halkos, and Matsiori, 2019) and the ask almost comes almost of these considers approximately have illustrated their hypotheses suitably. Assist,

numerous past thinks about have recommended including other pertinent factors such as natural variables whereas considering consumer's eagerly (Pavlou and Fygenson, 2006; and Choi and Johnson, 2019), and in this consider factors such as media, emergency size, shopping involvement and Fear of Lost Out (FoMO) are included to degree acquiring conduct amid the primary stage of MCO in Malaysia.

The Theory of Planned Behaviour (TPB) is used to explain the changes in consumer behaviour due to drastic changes that increase irrational buying due to of fear. Two of the three vital columns utilized in TPB, subjective standard and seen behavioral control, depict changes in customer conduct due to an emergency (Ajzen, 2002) which impacts the buy purposeful or conduct. Consumers' choices are impacted by social standards known as subjective standard in TPB (Ajzen, 1985). Shoppers or people normal act on or respond to how they see what others are doing and favour or oppose (Cialdini and Goldstein, 2004; Bavel et al., 2020). Enlightening impact happens when individuals utilize others' conduct as input for sensible elucidations and reactions (Bikhchandani, Hirshleifer, and Welch, 1998) and usually more grounded when individuals are dubious and results are vital (Aristocrat, Vandello, and Brunsman, 1996). Standardizing impact happens when individuals accommodate to social endorsement and is related with more similarity in open than private (Sowden et al., 2018).

Performance of a conduct is impacted by the nearness of satisfactory assets and capacity to control obstructions to practices, such as cash, time and information (Ajzen, 1985). The more assets and less impediments people see, the more prominent their seen behavioral control and the more grounded their purposeful to perform practices (Ajzen and Infuriate, 1986). This consider inspected the fear of need of products sold, impacts on the obtaining conduct of buyers, and its impacts on the shopping involvement amid the primary stage of MCO in Malaysia.

The research framework of this study is based on the Theory of Planned Behaviour (Ajzen, 1985) and an adaptation of Hutjens (2012) which is one of the most recent and relevant to meeting the objectives of this study. The Hutjens (2012) study is also based on TPB (Ajzen, 1985) and factors such as information, trust, price and convenience were adapted from Rountree and Land (1996) and Warr

(1987). These general factors act as determinants to the consumer attitudes represented by fear of missing out (FoMO) and how FoMO and buying behaviour is relate to each other. The describe and past study explanation produce an ideas of study that fit to Malaysia situation where information, trust, price and convenience relationship with the consumer attitudes of FoMO investigated and it reflected the relationship of FoMO as consumer's attitude with the buying behaviour of household needs and items. This research eliminated the relationship of the above mention factors and how much does it bring changes in buying decision of household basic needs.

2.3 Theoretical Framework

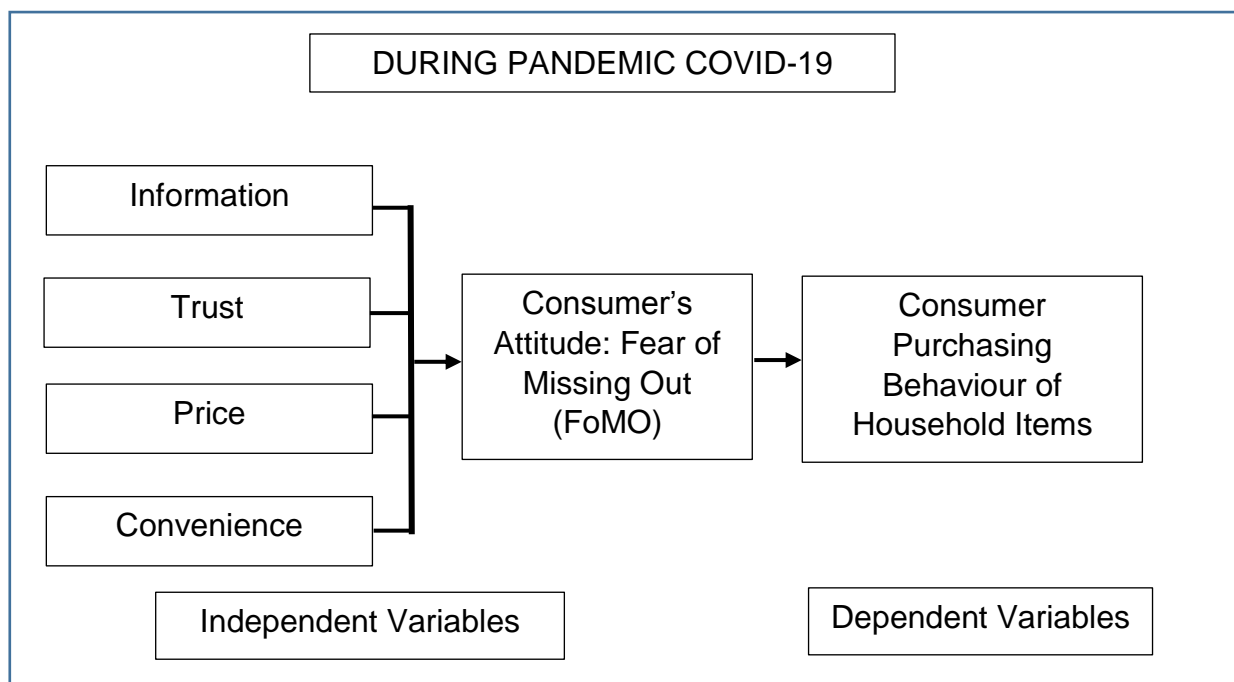


Figure 4: Research Framework

Research model above shows four components of general factors of consumer's attitude that dealing with fear of missing out during the pandemic of Covid-19. There are information, trust, price and convenience. All these considered as independent variables of the research which will reflect in the result of dependent variable measures by consumer purchasing behaviour of household items. These research tend to study all of the variables and seek for the relationship between each variables towards changes in pandemic situation as compared to normal situation.

These independent and dependent variables were used to further developed research hypotheses based on the previous theory of past research and research model and theory adopted.

2.4 Hypothesis

Following are several hypothesis developed for these study based on the previous finding of research conducted:

- H 1 : There is positive relationship between information and FoMO.
- H 2 : There is positive relationship between trust and FoMO.
- H 3 : There is positive relationship between price and FoMO.
- H 4 : There is positive relationship between convenience and FoMO.
- H 5 : There is positive relationship between FoMO and consumer purchasing behaviour of household items.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Chapter Review

This chapter will outline on the methodology of this research. The details that will be discussed includes the research design, study population and sampling procedures, data collection method, operationalization and measurement's, reliability and validity and data analysis techniques. This chapter is important as a guideline on how data for the proposed framework in the previous chapter is collected, tested and analyzed. The focus of this chapter is to frame proper method to conduct the research so that the result gained will be valid and reliable to serve as finding to the research.

3.1 Research Design

In the earlier chapter, researcher has proposed the theoretical framework (refer Chapter 2.2), for bases to study the impact of pandemic Covid-19 towards consumer purchasing behavior and the household expenditure. Thus, below is the step by step for the researcher to complete the study as illustrate on Figure 5 as below.

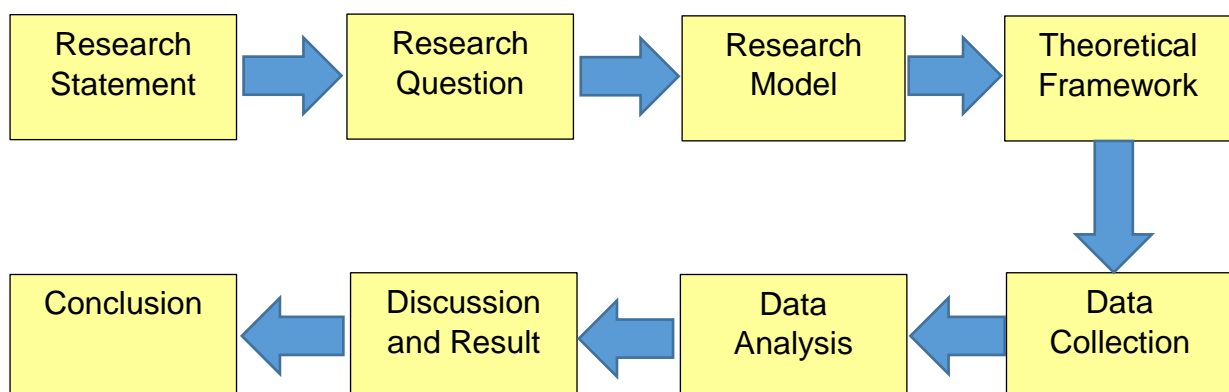


Figure 5: Research Design Flow

This study was conducted using quantitative method with close ended questionnaire to collect the desired data from the respondents. A survey could be a

investigate instrument comprising of an arrangement of questions for the reason of gathering data from respondents. Surveys can be thought of as a kind of composed meet. They can be carried out confront to confront, by phone, computer or post. Questionnaires give a moderately cheap, speedy and productive way of getting huge sums of data from an expansive test of individuals. Closed questions structure the answer by only allowing responses which fit into pre-decided categories. Information that can be put into a category is called ostensible information. The category can be limited to as few as two alternatives, i.e., dichotomous (e.g., 'yes' or 'no,' 'male' or 'female'), or incorporate very complex records of choices from which the respondent can select (e.g., polytomous). Closed questions can too give ordinal information (which can be positioned). This frequently includes employing a ceaseless rating scale to degree the quality of states of mind or emotions. For example, strongly agree / agree / neutral / disagree / strongly disagree / unable to answer. The questionnaire consisting of three main sections, which is the demographic information (Section 1), purchasing behavior (Section 2) and household expenses (Section 3). All the three sections covering the issues of pandemic Covid-19 and the effects of the pandemic towards purchasing behavior and household expenses.

3.2 Study Population and Sampling Procedures

The analysis is performed among individuals in Malaysia randomly in order to get respondent through online survey. The survey questionnaire is distribute through Google Form platform where Google Form is distributed among all people all over Malaysia. The targeted research respondents had answered the questionnaire which divided into three sections namely demographic information, consumer purchasing behaviour and household expenses. All over the three mentioned section are consist of 29 main questions.

The researcher uses Google Form as the medium to distribute the questionnaires. This method is not only easily accessible by the respondents but coincides with the difficult situation due to Movement Control Order (MCO) imposed by our Malaysia Government due to Covid-19 pandemic. The researcher targeted to

reach 200 respondents by sending the questionnaires Google Form link to the respondents to represent the whole Malaysian citizens.

3.3 Data Collection Method

In order to ensure that the study was carried out systematically, the researcher followed a properly designed step by step process in obtaining the data and to guide the research process. The questionnaires have prepared carefully to avoid limit any missing on the crucial finding of the research. The researcher used Google Form an online tool as a process of data collection method, which is easy to develop and allows collecting information efficiently. It is also a user-friendly tools and suitable for mobile phone users. In total, 29 main questionnaires need to be answered by the respondents. After receiving a required number of responses, data has analysed using Statistical Package for Social Science, IBM SPSS to prove or disapprove the proposed hypothesis.

3.4 Operationalization and Measurement

A conceptual model, which developed in this research paper, is clear with the direction. Variable that need to study and the impact of each variable to the outcomes of the study have discussed. With this clear conceptual and hypothesis development, the research will focus on it and with avoiding waste of time and out of scope in the area of research investigation. The selected tool used for measurement has tested by other researcher before, and it is reliable and suitable for use for this study. It is essential to outline the operationalization of each variable and how it was measured. Below section discusses in details on the operationalization and measurement of each variable.

3.4.1 Independent Variables

In this research, the researcher looking into five (5) variables identified as Independent Variables (IV), and the focus of the research is that try to prove that is

the relationship between each of them with a mediating variable. To avoid a lengthy set of questionnaire, the researcher decided to use the selected three (5) IVs and (1) DV from the 29 main questionnaires. For factors influent the purchasing behaviour and household expenses, each statement is followed by a five-point Likert scale that representing respondents' stage of influential range from Strongly Disagree (1), Agree (2), Neutral (3), Disagree (4) and Strongly Disagree (5).

3.4.2 Dependent Variable

Meanwhile, the Customer Buying Behaviour of Household Items considered as the Dependent Variable (DV) for the impacts of pandemic Covid-19 in Malaysia. This issue was the main objectives of this research. The goal of this research project is to understand, predict, or explain the variability of this variable.

3.5 Data Analysis Techniques

The researcher used the Statistical Package for the Social Science (SPSS) system, where the method of keying and evaluating the data will be carried out only after the collection of data and information has been obtained. By using this software and system, it will help the researcher to identify frequency analysis, descriptive analysis, reliability analysis, correlation coefficient and regression analysis - the results and finding shown as provided in chapter four.

3.5.1 Descriptive Analysis

The researcher is using descriptive study in order to describe the information about the population and sample (Sekaran, and Bougie, 2017). Descriptive analysis was carried out to analysis the details of the data including mean, mode, frequencies and standard deviation which are presented in tables and charts in the next chapter.

3.5.2 Inferential Analysis

To analyse the data, IBM SPSS was used. The data analysis includes:

- Correlation analysis used to test the correlation of each variable and dimensions.
- Hierarchical regression analysis was carried out when there is correlation between the variables to analyse the strength of the relationship and demographic factor influence.
- The moderating and mediating effect was further tested to discover the strength of the effect on both independent and dependent variables.

The information gathered will be analysed using frequency and proportion to look at the respondents' profile. In this study, testing of Pearson's correlation analysis, and multi regressions was used. The level of implication was used at five (5) percent probability level. The researcher shall use the table, diagram, pie charts, graphs and other methods of analysis to show the results or outcome of the survey and finding.

CHAPTER 4

DATA ANALYSIS AND RESULT

4.0 Chapter Review

In this chapter, it will include the data analysis of Demographic Profile by using Frequency Analysis, test on Reliability for each variable, Multiple Regression Analysis to test influence as well as the test for the hypothesis. The data in this study was being collected based on the distribution of electronic questionnaires which developed using Google form shall deliberate as appropriate survey. This method is not only easily accessible by the respondents but coincides with the difficult situation due to the Movement Control Order (MCO) imposed by our Malaysian Government. The researcher used IBM SPSS as a medium to interpret and analyse the raw data collected.

4.1 Results of the Findings

There is tested results and findings of the study using SPSS. The variable involve in the study had been analysed using descriptive analysis, correlation and regression. The results obtain is further explain below.

4.2 Descriptive Analysis: Demographic Profile

Demographic profile is information about the respondent whose take part in these research surveys and answer the questionnaire distributed. For this study the demographic information being collected contains information of state of residence, staying area, number of people in the household, number of children in the household, employment, marital status and household income per month.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perlis	23	9.0	9.0	9.0
	Penang	49	19.1	19.1	28.1
	Kedah	65	25.4	25.4	53.5
	Perak	34	13.3	13.3	66.8
	Selangor	25	9.8	9.8	76.6
	Melaka	7	2.7	2.7	79.3
	Johor	53	20.7	20.7	100.0
	Total	256	100.0	100.0	

Table 1: State of Residence

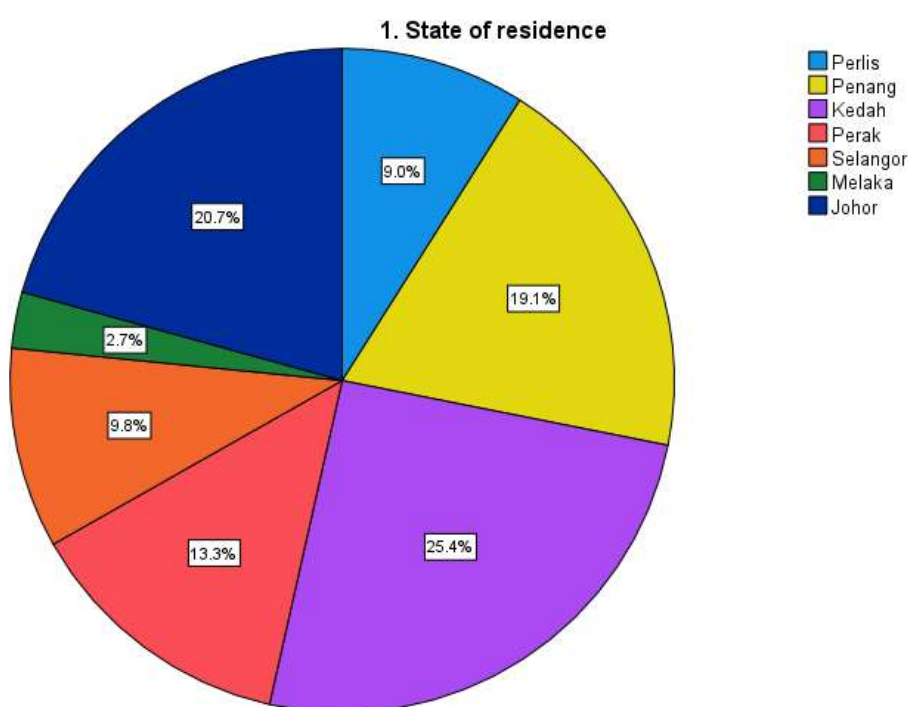


Figure 6: State of Residence

Table 1 and Figure 6 above shows that 25.4% of the respondent which comprises of 65 respondents whose take part in these surveys is Kedah residence. Followed by Johor residence with 53 respondents (20.7%), Penang residence 49 respondents (19.1%), Perak residence 34 respondents (13.3%), Selangor residence 25 respondents (9.8%), Perlis residence 23 respondents (9.0%) and Melaka residence 7 respondents (2.7%). From these data, only seven states out of fourteen states in Malaysia responded to these surveys. Other seven states who's not

responded to these research survey are Kuala Lumpur, Negeri Sembilan, Pahang, Terengganu, Kelantan, Sabah and Sarawak. Majority respondents' state of residence is from Northern State of Malaysia comprises Kedah, Penang, Perak and Perlis. Total respondents from these four states are 66.8% equal to 171 respondents out of total 256 respondents.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban area	185	72.3	72.3	72.3
	Rural area	71	27.7	27.7	100.0
	Total	256	100.0	100.0	

Table 2: Staying Area

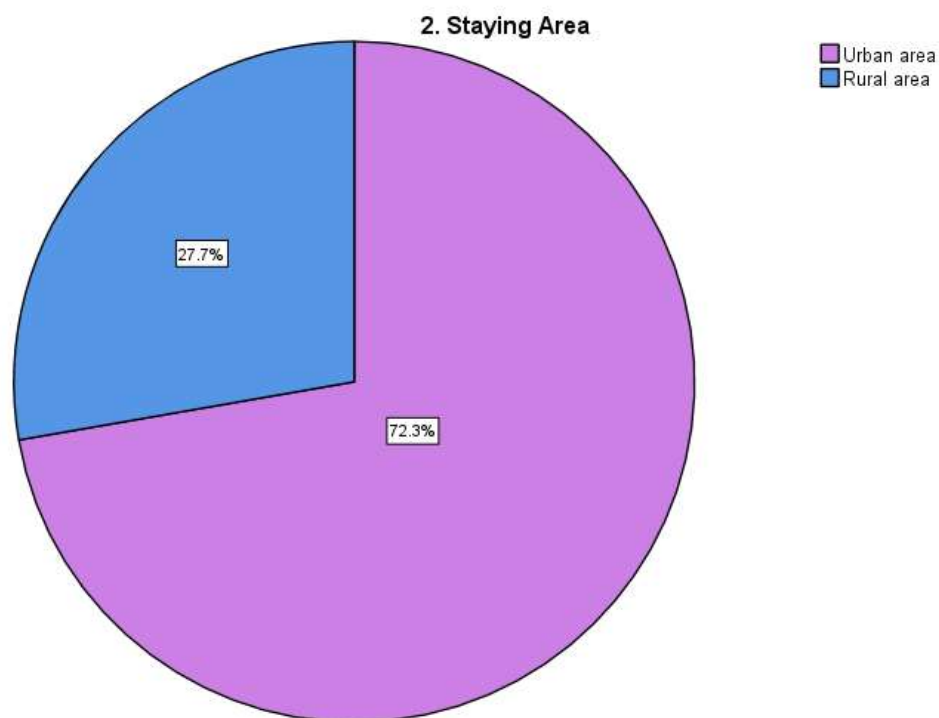


Figure 7: Staying Area

Table 2 and Figure 7 above shows the result of staying area among respondents. Majority of 72.27% or 185 of the respondents are staying in the urban area while only 27.73% or 71 respondents staying in the rural area. Staying area being selected as one of demographic information as the cost of living between these two areas might be different.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2 people	24	9.4	9.4	9.4
	3-5 people	176	68.8	68.8	78.1
	6-7 people	36	14.1	14.1	92.2
	8-9 people	20	7.8	7.8	100.0
	Total	256	100.0	100.0	

Table 3: Number of People in the Household

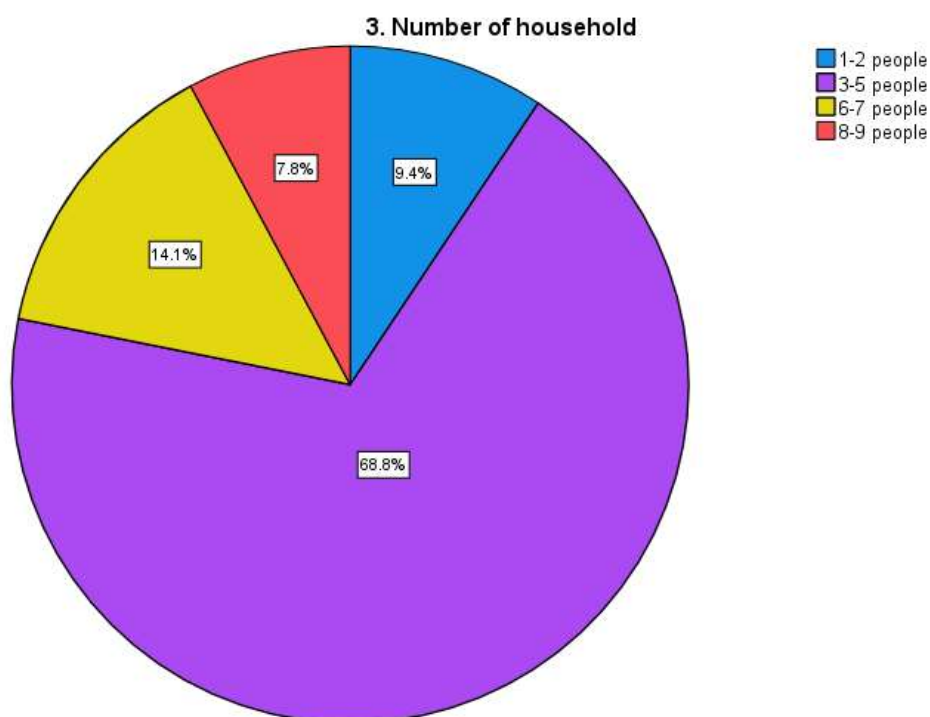


Figure 8: Number of People in the Household

Table 3 and Figure 8 above represent the number of household among the respondents. Majority of 68.8% or 176 respondents say that the number of people living together in their household is between 3 to 5 people. 14.1% or 36 respondents have 6 to 7 people living in their household. Remaining 9.4% (24 respondents) and 7.8% (20 respondents) have 1 to 2 people and 8 to 9 people living in their household respectively. Numbers of people in the household indicate an important measure of spending per household every month as we know and assume that the more people in the house the more we need to spend.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 people	80	31.3	31.3	31.3
	2 people	80	31.3	31.3	62.5
	3 people	32	12.5	12.5	75.0
	4 people and more	20	7.8	7.8	82.8
	No one	44	17.2	17.2	100.0
	Total	256	100.0	100.0	

Table 4: Number of Children in the Household

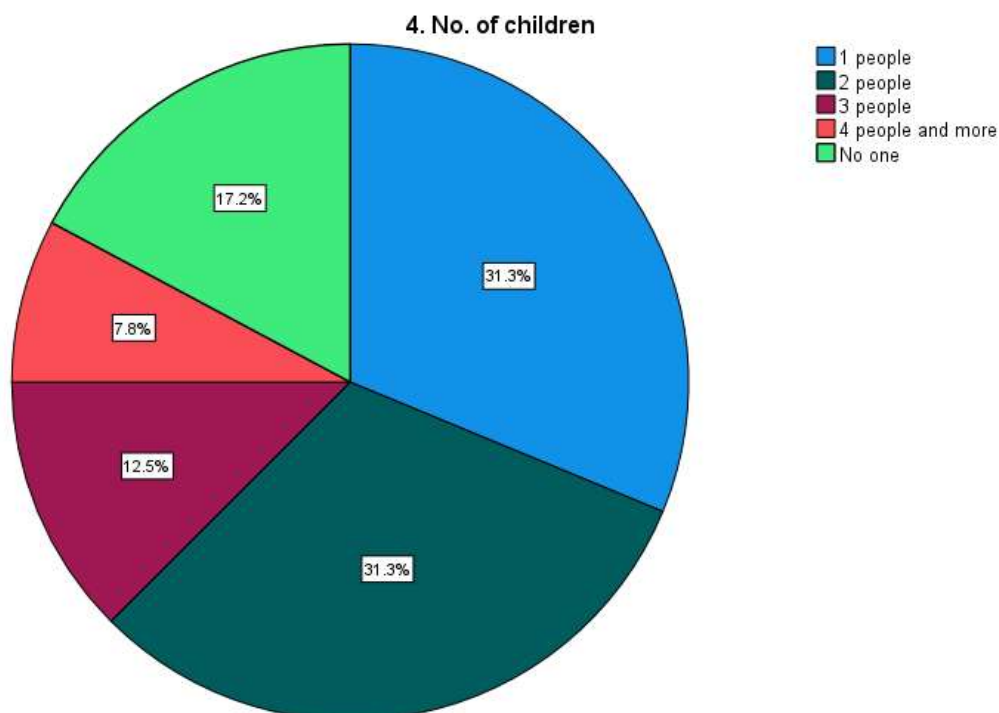


Figure 9: Number of Children in the Household

Table 4 and Figure 9 above show the number of children in the household among respondents. 80 respondents or 31.3% of respondents having only 1 and 2 child in their household. 17.2% or 22 respondents have no children living in their household. 12.5% or 32 respondents have 3 children living in their household while 7.8% or 20 respondents have 4 and more children living in their household. Currently, during pandemic Covid-19 and the implementation of MCO, most of children staying with their parents and on-going learning from home process. These somehow give an impact to the household expenses and also the household buying behaviour due to the daily needs in doing their activities at home. Plus, parents are also majority work from home.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self employed	44	17.2	17.2	17.2
	Public sector	36	14.1	14.1	31.3
	Private sector	64	25.0	25.0	56.3
	Other sector	84	32.8	32.8	89.1
	Unemployed	20	7.8	7.8	96.9
	Full time student	8	3.1	3.1	100.0
	Total	256	100.0	100.0	

Table 5: Employment Sector

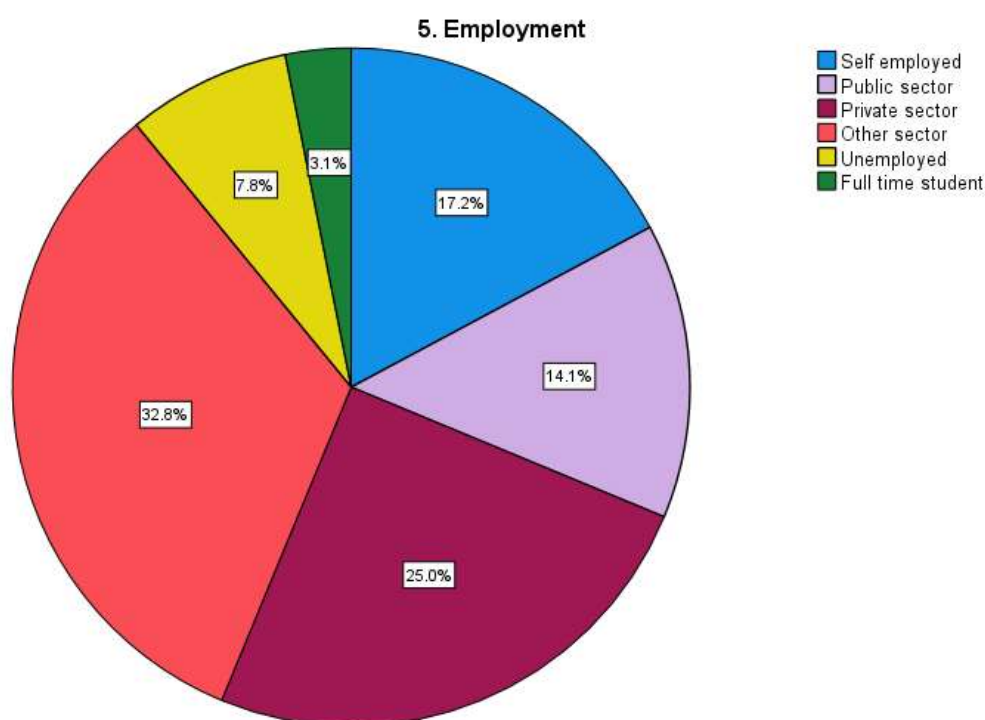


Figure 10: Employment Sector

Table 5 and Figure 10 above indicate the respondent's employment information. Majority 32.8% which represent 84 of respondents come from other sector employment which including the non-governmental organization (NGO) or statutory body and many more other than public sector, private sector or self-employed. Respondents employed in private sector is 25% (64 respondents) while public sector is 14.1% (36 respondents). Self-employed respondents are 17.2% or 44 people. There are also 20 respondents equal to 7.8% are unemployed and 3.1%

or 8 respondents are full time student. Employment sector affecting the respondents income during these pandemic crisis and its' indirectly affecting their spending.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	44	17.2	17.2	17.2
	Married	200	78.1	78.1	95.3
	Divorced	8	3.1	3.1	98.4
	Widowed	4	1.6	1.6	100.0
	Total	256	100.0	100.0	

Table 6: Marital Status

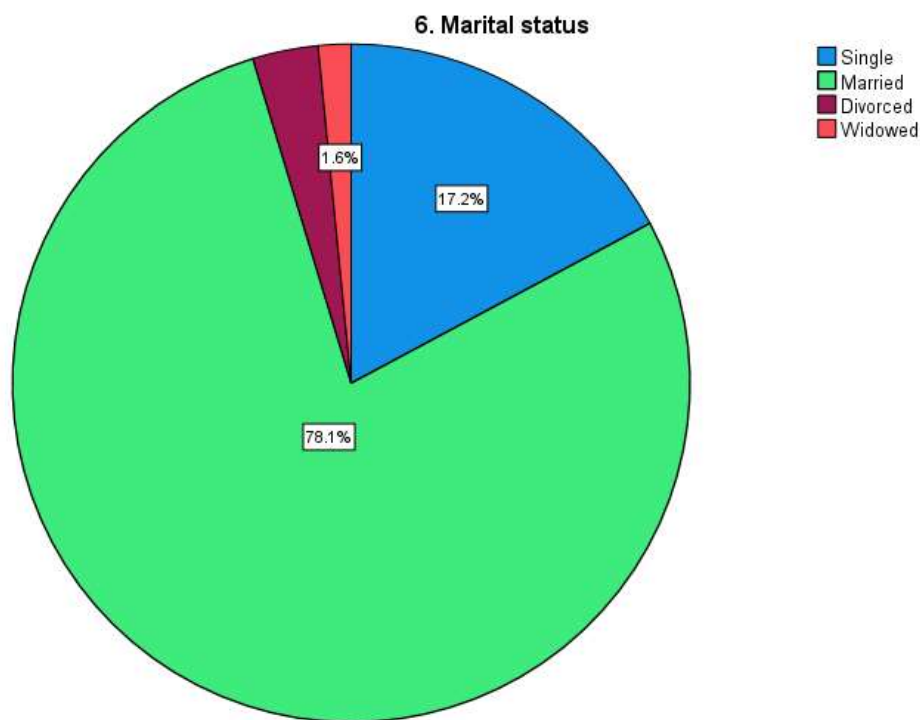


Figure 11: Marital Status

Table 6 and Figure 11 above show the data of marital status among respondents. Majority of 78.1% or 200 respondents is married while 17.2% or 44 respondents are single. Only 3.1% and 1.6% is divorced and widowed respectively. These marital statuses may bring difference level in the household income and ability to spend and it is an important criteria of demographic information to be look and include in these study.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM3,000	56	21.9	21.9	21.9
	Below RM6,000	124	48.4	48.4	70.3
	Below RM10,000	52	20.3	20.3	90.6
	Below RM12,000	8	3.1	3.1	93.8
	More than RM12,000	16	6.3	6.3	100.0
	Total	256	100.0	100.0	

Table 7: Household Income

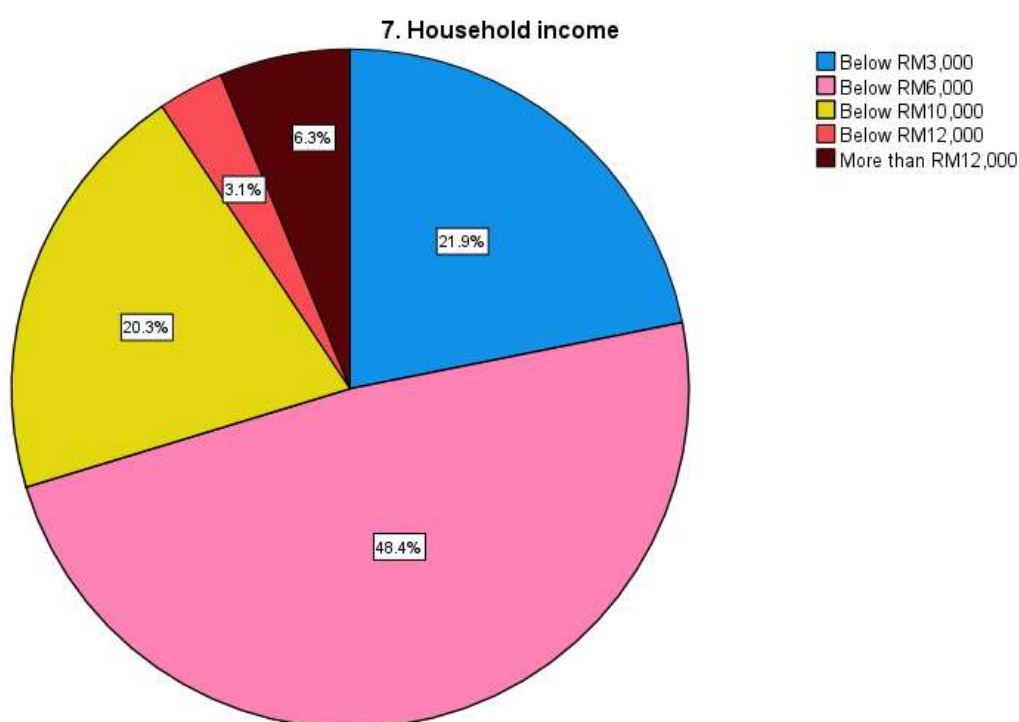


Figure 12: Household Income

Table 7 indicates information of household income among respondents. The highest respondent is among people with household income of below RM 6,000 per month that is 48.4% or 124 respondents. Following is a people with household income below RM 3,000 per month with 21.9% or 56 respondents, 20.3% or 52 respondents with household income below RM 10,000 per month, 6.3% or 16 respondents with household income more than RM 12,000 per month and the least is 3.1% or 8 respondents with household income below RM 12,000 per month.

Household income indicates the capability and availability of money the household have for their expenses in terms of needs and wants.

4.3 Descriptive Statistics Analysis for Variables

The output of IBM SPSS, the researcher would like to identify the mean of the items in the questionnaires. The purpose of this mean is to further understand which items that are actually reflecting the most in the variables as well as to understand, how the agreeableness level extend for each variables based on the answer of the respondents.

4.3.1 Descriptive Analysis for Independent Variables (Mean)

4.3.1.1 Mean for Information, Trust, Price and Convenience under Consumer Buying Behaviour

No		N	Mean
1	Information spread in social media affected my buying decision	256	3.64
2	Information spread in mass media affected my buying decision	256	3.53
3	I depends on the information in the social media and mass media when making buying decision	256	3.41
4	I spend time searching an information if items to buy online	256	3.83
5	I refer friends to get information when buying items online	256	3.47
6	Information is the most influential factor in my buying decision	256	3.69
Overall average			3.59

Table 8: Factors of Information during Covid-19 towards Buying Behaviour

Base on Table 8 above, it has been recorded that '*I spend time searching an information if items to buy online*' has recorded the highest mean of 3.83 while the lowest was '*I depends on the information in the social media and mass media when making buying decision*' which equivalent to 3.41. The overall average scoring of these items are 3.59, which it indicate majority of the respondents is natural in information factor as an influencer that change the buying behaviour during Covid - 19.

No		N	Mean
1	Trusts in products and brands affected my buying decision	256	3.77
2	I depends on the trust in products and brands while making buying decision	256	3.73
3	Other person feedback from previous customer increase my level of trust in the products and brands	256	3.81
4	Positive feedback from previous customer increase my level of trust in the products and brands	256	3.98
5	I buy only the products and brands I trust	256	3.83
6	Trust is the most influential factor in my buying decision	256	3.81
Overall average			3.82

Table 9: Factors of Trust during Covid -19 towards Buying Behaviour

Table 9 above indicates that '*Positive feedback from previous customer increase my level of trust in the products and brands*' has recorded the highest mean of 3.98 while the lowest was '*I depends on the trust in products and brands while making buying decision*' which equivalent to 3.73. The overall average scoring of these items are 3.82, which it indicate that majority respondent quite agree that trust is an important factors that influence the consumer purchasing behaviour especially during these pandemic times.

No		N	Mean
1	Price of the products affected my buying decision	256	4.02
2	I depends on the price of the products while making buying decision	256	4.02
3	Other person feedback in the products price influence my buying decision	256	3.76
4	Price always being an important indicator of the products quality that influence my buying decision	256	3.95
5	I buy only the products that offer reasonable price	256	4.09
6	Price is the most influential factor in my buying decision	256	3.95
Overall average			3.96

Table 10: Factors of Price during Covid -19 towards Buying Behaviour

Base on Table 10 above, it has been recorded that '*I buy only the products that offer reasonable price*' has recorded the highest mean of 4.09 while the lowest was '*Other person feedback in the products price influence my buying decision*' which equivalent to 3.76. The overall average scoring of these items are 3.96, which it indicate that majority respondent quite agree that price is an important factors that influence the consumer purchasing behaviour especially during these pandemic times.

No		N	Mean
1	I change my usual shopping time	256	3.94
2	I give priority to purchase in e-shops or online platform	256	3.91
3	I reduced the buying frequency of certain items during pandemic	256	4.06
4	I prefer online buying platform compared to offline or in shops	256	3.91
5	I reduced the frequency spending time in physical shop during pandemic Covid-19	256	4.08
6	I used online payment method more than cash money	256	4.17
7	I am comfortable with the new norm buying behaviour	256	3.87
8	I spend more time while buying items online during pandemic	256	3.88
9	I will continue new norm buying behaviour even when the pandemic is ended	256	3.89
10	Convenience is the most influential factor in my buying behaviour	256	3.98
Overall average			3.97

Table 11: Factors of Convenience during Covid -19 towards Buying Behaviour

Base on Table 11 above, it has been recorded that '*I used online payment method more than cash money*' has recorded the highest mean of 4.17 while the lowest was '*I am comfortable with the new norm buying behaviour*' which equivalent to 3.87. The overall average scoring of these items are 3.97, which it indicate that majority respondent quite agree that convenience is an important factors that influence the consumer purchasing behaviour especially during these pandemic times.

No		N	Mean
1	Information spread through media increase the level of FoMO among customers regarding their buying behaviour	256	3.85
2	Trust in products and brands decrease the level of FoMO among customers regarding their buying behaviour	256	3.70
3	Price of products and brands affecting the level of FoMO among consumers regarding their buying behaviour	256	3.86
4	Convenience level affecting the level of FoMO among consumers regarding their buying behaviour	256	4.03
Overall average			3.86

Table 12: Factors of Fear of Missing Out (FoMO) during Covid -19 towards Buying Behaviour

Base on Table 12 above, it has been recorded that '*Convenience level affecting the level of FoMO among consumers regarding their buying behaviour*' has recorded the highest mean of 4.03 while the lowest was '*Trust in products and brands decrease the level of FoMO among customers regarding their buying behaviour*' which equivalent to 3.70. The overall average scoring of these items are 3.86, which it indicate that majority respondent quite agree that FoMO is an important factors that influence the consumer purchasing behaviour especially during these pandemic times.

4.3.1.2 Mean for Information, Trust, Price and Convenience under Consumer Buying Behaviour

No		N	Mean
1	Information spread in social media affected my household expenses	256	3.66
2	Information spread in mass media affected my household expenses	256	3.64
3	I depends on the information in the social media and mass media when making decision in household expenses	256	3.75
4	I refer friends to get information before making decision to spend for household	256	3.63
5	Information is the most influential factor in my household expenses decision.	256	3.70
Overall average			3.68

Table 13: Factors of Information during Covid -19 towards Household Expenses

Base on Table 13 above, it has been recorded that '*I depends on the information in the social media and mass media when making decision in household expenses*' has recorded the highest mean of 3.75 while the lowest was '*I refer friends to get information before making decision to spend for household*' which equivalent to 3.63. The overall average scoring of these items are 3.68, which it indicate that majority respondent quite agree that information is an important factors that influence the household expenses among the respondents.

No		N	Mean
1	Trust in products and brands affected my spending decision	256	3.76
2	I depends on the trust in products and brands while making decision to spend	256	3.67
3	Other person feedback in the products and brands influence my household expenses	256	3.70
4	Positive feedback from previous customers increase my level of trust in the products and brands and the spending decision	256	3.84
5	Trust is the most influential factor in my household expenses decision	256	3.75
Overall average			3.74

Table 14: Factors of Trust during Covid -19 towards Household Expenses

Base on Table 14 above, it has been recorded that '*Positive feedback from previous customers increase my level of trust in the products and brands and the spending decision*' has recorded the highest mean of 3.84 while the lowest was '*I depends on the trust in products and brands while making decision to spend*' which equivalent to 3.67. The overall average scoring of these items are 3.74, which it indicate that majority respondent quite agree that trust is an important factors that influence the household expenses among the respondents.

No		N	Mean
1	Price of the products affected my household expenses	256	3.95
2	Price of the products affected my decision to spend for household	256	3.93
3	Other person feedback in the products price influence my spending decision	256	3.76
4	Price always being an important indicator of the products quality that influence my household expenses	256	3.92
5	Price is the most influential factor in my household expenses decision	256	3.96
Overall average			3.90

Table 15: Factors of Price during Covid -19 towards Household Expenses

Base on Table 15 above, it has been recorded that '*Price is the most influential factor in my household expenses decision*' has recorded the highest mean of 3.96 while the lowest was '*Other person feedback in the products price influence my spending decision*' which equivalent to 3.76. The overall average scoring of these items are 3.90, which it indicate that majority respondent quite agree that price is an important factors that influence the household expenses among the respondents.

No		N	Mean
1	Convenience shopping platform influence me to spend more for household	256	3.81
2	Convenience payment method influence me to spend more for household	256	3.86
3	I reduced the buying frequency of certain items during pandemic to reduce household expenses	256	3.86
4	I prefer using online platform compared to offline or in shop for household	256	3.82
5	I used online payment method more than cash money during the pandemic	256	3.95
6	I spend more using online platform for household matters during this pandemic	256	3.82
7	I will continue new norm practices using online platform even when the pandemic is ended	256	3.82
8	Convenience is the most influential factor in my household expenses decision	256	3.93
Overall average			3.85

Table 16: Factors of Convenience during Covid -19 towards Household Expenses

Base on Table 16 above, it has been recorded that 'I used online payment method more than cash money during the pandemic' has recorded the highest mean of 3.95 while the lowest was '*Other person feedback in the products price influence my spending decision*' which equivalent to 3.81. The overall average scoring of these items are 3.90, which it indicate that majority respondent quite agree that convenience is an important factors that influence the household expenses among the respondents.

4.3.4 Descriptive Analysis for Dependent Variables

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	248	96.9	96.9	98.4
	No	8	3.1	3.1	100.0
	Total	256	100.0	100.0	
Total		256	100.0		

Table 17: Covid-19 change consumer buying behaviour

Table 17 above shows the respondent's responses about their opinion on Covid-19 pandemic had changed the consumer buying behaviour. Majority of 96.9% or equivalent to 248 respondents agreed that the pandemic Covid-19 had brought changes to their buying behaviour.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Information	40	15.6	15.6	15.6
	Trust	20	7.8	7.8	23.4
	Price	68	26.6	26.6	50.0
	Convenience	128	50.0	50.0	100.0
	Total	256	100.0	100.0	

Table 18: Factors influencing buying behaviour

Table 18 above indicates the factors associates during this pandemic that influence the consumer buying behaviour. There are four listed factors of information, trust, price and convenience. 128 respondents which represent 50% of respondents agreed that the convenience factor is the most that affect their buying behaviour. Following is price with 26.6% (68 respondents), information about 15.6% (40 respondents) and trust about 7.85 (20 respondents).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Food	120	46.9	46.9	46.9
	Drugstore goods	4	1.6	1.6	48.4
	Clothing and footwear	104	40.6	40.6	89.1
	Electronics	16	6.3	6.3	95.3
	Others	12	4.7	4.7	100.0
	Total	256	100.0	100.0	

Table 19: Most affected buying area

In Table 19, the data indicates the most affected buying area during pandemic Covid-19 among the respondents. Majority 46.9% or equivalent to 120 respondents said that the most affected buying area is food. The second highest of affected area is clothing and footwear which is 40.6% or equivalent to 104 respondents. The remaining areas of drugstore goods is 1.6% (4 respondents), electronics 6.3% (16 respondents) and others area 4.7% (12 respondents).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	236	92.2	92.2	92.2
	No	20	7.8	7.8	100.0
	Total	256	100.0	100.0	

Table 20: Covid-19 affected buying behaviour of household items

Referring to Table 20, majority of 236 respondents which is equal to 92.2% of the respondents agreed that pandemic Covid-19 had affected their buying behaviour of household items while remaining 20 respondents or 7.8% of respondents said that their buying behaviour of household items are not affected during these pandemic Covid-19 .

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Increases	208	81.3	81.3	81.3
	Decreases	48	18.8	18.8	100.0
	Total	256	100.0	100.0	

Table 21: Changes in household expenses due change in buying behaviour

Table 21 above shows the respondents responses in terms of changes in household expenses due to change in buying behaviour. 81.3% (208 respondents) of the respondents said that their household expenses had increased during these pandemic Covid-19 while remaining 18.8% (48 respondents) said that their household expenses had decreased during these pandemic Covid -19.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Home expenses	168	65.6	65.6	65.6
	Utilities	20	7.8	7.8	73.4
	Health expenses	12	4.7	4.7	78.1
	Financial expenses	12	4.7	4.7	82.8
	Lifestyle expenses	44	17.2	17.2	100.0
	Total	256	100.0	100.0	

Table 22: Most affected areas of household expenses during Covid-19

Table 22 shows the respondents responses relating to the most affected areas of household expenses. Majority of 65.6% (168 respondents) choose home expenses as the most affected area of expenses during these pandemic Covid-19. 17.2% (44 respondents) choose lifestyle expenses, 7.8% (20 respondents) choose utilities expenses while 4.7% (12 respondents) choose health expenses and financial expenses respectively as their most affected areas of expenses in these pandemic Covid-19 situation.

4.4 Correlation Analysis

Correlation analysis is a statistical tool used to determine the strength of relationship between two quantitative variables. High correlation means that two or more variables have a good relationship with each other while a weak correlation means that the variables are not very closely related. Thus, the relationship between each variable and its impact towards the consumer buying behaviour and household expenses are examined through the correlation analysis. A perfect positive correlation has a coefficient of 1.0 and if there is no correlation, it will denoted by 0.

4.4.1 Information, Trust, Price and Convenience with Fear of Missing Out (FoMO)

Correlations						
		Information	Trust	Price	Convenience	FOMO
Information	Pearson Correlation	1	.597**	.418**	.575**	.455**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	245	245	245	245	241
Trust	Pearson Correlation	.597**	1	.564**	.518**	.500**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	245	253	253	253	249
Price	Pearson Correlation	.418**	.564**	1	.763**	.263**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	245	253	256	256	252
Convenience	Pearson Correlation	.575**	.518**	.763**	1	.525**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	245	253	256	256	252
FOMO	Pearson Correlation	.455**	.500**	.263**	.525**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	241	249	252	252	252

** . Correlation is significant at the 0.01 level (2-tailed).

Table 23: Coefficient Correlations (1)

Table 23 shows the relationship between the selected four factors of information, trust, price and convenience with another factor of consumer behaviour called Fear of Missing Out (FoMO). This will satisfy the first Research Objective (RO) previously proposed in Chapter 1. Based on the correlation table, it is found that each of the four factors is positively correlated with the fear of missing out behaviour among the consumer.

From the analysis, we can see that information are significantly affecting the fear of missing out (FoMO) at significant value of 0.000. The Pearson Correlation show value of 0.455 where correlation is significant at the level 0.01. This indicate that information possess a positive linear relationship with the fear of missing out (FoMO) where a change in information is accompanied by a change in the fear of missing out (FoMO).

Second factor of trust is also significantly affecting the fear of missing out (FoMO) at significant value of 0.000. The Pearson Correlation show value of 0.500 where correlation is significant at the level 0.01.

Third factor of price is significantly related to the fear of missing out (FoMO) at significant value of 0.0000. The Pearson Correlation show value of 0.263 where correlation is significant at the level 0.01.

Fourth factor of convenience is significantly affecting the fear of missing out (FoMO) at significant value of 0.000. The Pearson Correlation show value of 0.525 where correlation is significant at the level of 0.01.

In a short word, all the four factors are statistically significant with fear of missing out (FoMO) at significant value of 0.000. From the Pearson Correlation, the result shows that convenience rank first as the most affected factors at significant value of 0.525, followed by trust at significant value 0.500, information at significant value 0.455 and the last one is price at significant value 0.263. All the four factors are positively correlated with fear of missing out (FoMO) at significant level of 0.01.

From the table, three out of four factors possess a moderate correlation with FoMO. The three of them are information, trust and convenience while price correlation value is only 0.263 and it shows a weak relationship between price and FoMO. Remaining three factors of information, trust and convenience are correlated with FoMO and the correlation value are between 0.4 to 0.6. The relationship level is moderate based on the correlation value.

4.4.2 Fear of Missing Out (FOMO) with Consumer Buying Behaviour of Household Items

Correlations			
		FOMO	C19 change purchasing behavior
FOMO	Pearson Correlation	1	-.149 [*]
	Sig. (2-tailed)		.019
	N	252	248
C19 change purchasing behaviour of household items	Pearson Correlation	-.149 [*]	1
	Sig. (2-tailed)	.019	
	N	248	252
*. Correlation is significant at the 0.05 level (2-tailed).			
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 24: Coefficient Correlations (2)

Table 24 above shows the relationship between fear of missing out (FoMO) with consumer purchasing behaviour of household items. The relationship of FoMO with consumer purchasing behaviour of household items will satisfy the second Research Objective (RO) and answered the second Research Question (RQ).

Referring to the analysis result in the table above, we can see that FoMO is significantly affecting the consumer purchasing behaviour at significant value of 0.019. The Pearson Correlation show value of -0.149 where correlation is significant at the level of 0.05. This indicate that FoMO and consumer purchasing behaviour of household items is negatively correlated or both variables move in the opposite direction and the value of correlation is very weak.

As a conclusion, all the two Research Objective (RO) proposed in Chapter 1 answered and explain well in the output produce through analysis of IBM SPSS where all the four factors of information, trust, price and convenience is statistically positive relationship with the fear of missing out (FoMO) which also statistically related with consumer buying behaviour of household items but in a negative way.

4.5 Multi Regression Analysis

Multiple regressions is an extension of simple linear regression. It is used when we want to predict the value of a variable based on the value of two or more other variables. The variable we want to predict is called the dependent variable or sometimes, the outcome, target or criterion variable. The variables we are using to predict the value of the dependent variable are called the independent variables or sometimes, the predictor, explanatory or regressor variables. Multiple regression also allows you to determine the overall fit or variance explained of the model and the relative contribution of each of the predictors to the total variance explained.

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.663 ^a	.439	.430	.606	.439	46.212	4	236	.000	2.148
a. Predictors: (Constant), Convenience, Trust, Information, Price										
b. Dependent Variable: FOMO										

Table 25: Summarization of Regression Analysis (1)

Table 25 above shows the regression analysis between the selected four factors of information, trust, price and convenience with the fear of missing out (FoMO). Base on the table above, R^2 is equivalent to. $0.439 = 43.9\%$, which means that information, trust, price and convenience studied in this study is 43.9% representing the fear of missing out (FoMO).

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.149 ^a	.022	.018	.125	.022	5.551	1	246	.019	2.069
a. Predictors: (Constant), FOMO										
b. Dependent Variable: C19 change purchasing behaviour of household items										

Table 26: Summarization of Regression Analysis (2)

Table 26 above shows the regression analysis between fear of missing out (FoMO) and the change in consumer purchasing behaviour of household items due to Covid-19. Base on the table above, R^2 is equivalent to. 0.018 = 1.8%, which means FoMO studied in this study is only 1.8% explaining the change in consumer purchasing behaviour due to Covid-19.

Based on the output of IBM SPSS, theses research managed to conclude that the relationship between IVs and DV are related to each other but the level of the relationship in not enough strong to describe the type of relationship. The variable selected is able to explain only a little bit about the dependent variable.

CHAPTER 5

DISCUSSION OF FINDINGS

5.0 Chapter Review

This chapter will discuss further the findings of the research represent in Chapter 4. This chapter may also explain the hypothesis testing of the research and the results and output found in this research.

5.1 Hypothesis Testing

Hypothesis	Accepted	Rejected
Hypothesis 1 : There is positive relationship between information and FoMO.	Accepted	
Hypothesis 2 : There is positive relationship between trust and FoMO.	Accepted	
Hypothesis 3 : There is positive relationship between price and FoMO.	Accepted	
Hypothesis 4 : There is positive relationship between convenience and FoMO.	Accepted	
Hypothesis 5 : There is positive relationship between FoMO and consumer buying behaviour		Rejected

As proposed in Chapter 2 of this research paper, there are five hypotheses to be tested in this study. Referring to the summarization of hypothesis above, there are only four hypotheses being accepted and one hypothesis being rejected for these studies. Four hypotheses being accepted are statistically positively related between the tested variable while another one hypothesis are found to be negatively related between the tested variables. The relevancy of the hypothesis testing is further explained as follows:

Hypothesis 1: There is positive relationship between information and FoMO.

Information is an important areas in every action. Information act as starter point that build someone desire to do something or to take any action or to own and buy something. Due to the new pandemic arises and the increase of use of online shopping, social media brings some impacts to the consumer buying decisions and their household expenses. Information spread through social media and mass media has a direct influence on purchase decisions. Thus, during the implementation of MCO, Malaysian citizens are dumping with a lot of information, news, speculation and criticism. All are spread broadly and people are believe it. These had increase the level of worries among citizens that indirectly force them to buy in panic situation and spend more than usual.

Consumers use the internet in different ways to make different decisions. Consumers are more likely to seek opinions through social media and product rating sites when making choice that have great deal of personal impact. Thus, the more information spread into community, the higher the level of fear of missing out among the community. Thus, these hypothesis is relevance and logical to the current situation.

Hypothesis 2: There is positive relationship between trust and FoMO

Believe plays an imperative part in online shopping stage and e-commerce since buyers distinguish more hazards included utilizing this sort of shopping alternatives instead of conventional way of shopping. Believe is characterized as

complex and multidimensional issue and one of an awfully critical figure that impacts and drives clients to create buy choices, particularly on web where there are dangers for them to require activity. Trust can come from the customer experience, trusted information by the customer, information in media and social media and also testimonial statement based on their experience. People tend to buy products and brands that they are trust in and they feel that the product is value enough for them. In connection to this, brand title is an fundamental range of brand value, which is why it is frequently respected as an basic of consumers' acquiring choices based on the believe built (Wu, 2015). Brand picture is imperative since it impacts consumers' acquiring behaviors as specified by Djatmiko and Pradana (2015) and it is additionally concluded that brand picture essentially impacts obtaining choices particularly among brands' steadfast customer's (Bian and Moutinho, 2008).

Sangadji and Sopiah (2013) already characterize brand picture as a set of recollections almost a brand where individuals think positive or negative within the minds of customers and the esteem sees from the brands. The chronicles of a brand may comprise of the item qualities and clear paybacks to the consumers. Brand may be a helpful unitary picture and Zhang (2015) clarified that brand picture is imperative since it impacts a consumer's choice to purchase and his or her buying conduct. Shoppers are regularly don't have the time to get full information around a item whereas making a choice and they are frequently depend on the brand picture as an outward signal and esteem to create a buy choice (Lin, 2007; Duranni et al., 2015; Akkucuk dan Esmaeili, 2016).

Agreeing to Marta (2016), the larger part of customers inclines toward to purchase items or administrations that are branded as a brand speaks to a image of quality seen and individuals believe on the items. Assist, Djatmiko and Pradana (2015) demonstrated that a brand altogether impacts acquiring choices among clients and built their crave to utilize the brands. Items and brands built the client believe and impact them to spend and purchase the item which by implication increment within the family costs and the buying conduct. Indeed within the modern standard and unused buying hones, individuals will buy when they are precisely have a believe within the items and brands. It is accept that the higher the level of

believe within the items and brands, the more individuals will purchase. Hence, these speculation is seen to be pertinence with the circumstance and satisfactory.

Hypothesis 3: There is positive relationship between price and FoMO.

Price is the fundamental factor in buying decision where people aware of the price changes and influence their buying decision. During pandemic Covid-19, it is assume that people have less income than before but due to MCO they need to spend more than before. Even the price sometime rise still people need to spend especially for basic necessary things. Price of a selected product is divided into three categories which is fair price, fixed price and relative price. In addition, brand image are also considered as mediators or variables linked between price and consumers' purchasing decisions and are viewed as important factors affecting the purchasing decision.

Cost recognition enormously influences a consumer's choice to buy a item where it clarifies data approximately a item and gives a profound meaning for the buyers (Kotler and Keller, 2016). Hence, cost is an imperative calculate within the acquiring choice, particularly for items that are habitually and repetedly obtained and in turn it impacts the choices of which store, item and brand to patronize (Confidence and Agwu, 2014). Buyers are exceptionally sensible when it comes to judging the kind of benefits they wish to urge from buying items or administrations they pay for and it is important to spend (Al-Mamun and Rahman, 2014).

There are there category of cost that's reasonable cost, settled cost and relative cost. Kotler and Keller (2016) in his investigate point out that reasonable cost is an alteration of a cost that gives a combination of quality and suitable administrations at a reasonable price. He included that settled cost could be a set cost for all buyers and it is standardized. In expansion to that, Kptler and Keller (2016) moreover specify that relative cost is the cost set in understanding with the quality and benefit given by the dealer. It is bolstered by investigate conducted by

Komaladewi and Indika (2017) which demonstrated that most respondents consider cost as an critical figure affecting their buy choices, comparative to the finding of Djatmiko and Pradana (2015).

Adjacent to cost as a major thought, clients too consider other components, such as brand picture, store area, benefit, esteem and quality of the item seen (Tjiptono, 2008). Along the lines of the customary saying “You get what you pay for,” numerous customers utilize cost as a marker of quality and it is seen that cost too act as pointer to item esteem (Lien et al., 2015). In other consider, Tajdar et al. (2015) prescribed that a brand must come with a sensible cost and both are critical whereas Tjiptono (2008), syas cost is a vital component because it influences a brand’s picture and situating procedure. Buyers tend to relate cost with item level, such that a seen tall cost reflects tall quality and bad habit versa. Moreover, Buehler and Halbherr (2017) expressed that cost is one calculate that makes a difference progress brand picture and believe and individuals accept that the higher the cost offers the superior quality of the items and they are not reluctant to purchase the item. Thus, it is assume that the better the price offers, the more consumers will buy and hypothesis number 3 is acceptable.

Hypothesis 4: There is positive relationship between convenience and FoMO.

Basically comfort in promoting hypothesis includes the classification of items where helpful items are items outlined to play down the time and exertion required from clients to purchase and possess a item. Alluding to a ponder by Berry et al. and Seiders et al. (2018), it is broadly checked on that customer comfort in a benefit economy and where “service convenience” are characterize as consumers’ time and exertion perceptions related to buying or employing a benefit of a chosen thing.

Base on Moeller et al. (2020), there are four distinguished measurements of shopping comfort, choice, get to, look, exchange and after-sales comfort and their affect on client maintenance and dependability within the retail setting. In the mean

time, Beauchamp and Consider were advertised four components of comfort that's get to look, exchange and ownership comfort, when considering the customer's recognition of comfort within the online and conventional shopping situations. In any case, Jiang et al. (2020) proposed that the measurements and factors included in Beauchamp and Consider did not reflect the interesting characteristics of online shopping. Hence, based on the past consider say, it is recognized striking online shopping comfort measurements and created a substantial online shopping comfort estimation instrument.

Convenience is a factor of long way which helping business serve the customers. The easier it is for them to get needed information and complete a purchase with you, the happier they'll be. In the long run, convenience may just decide your ability to grow your business. During these pandemic of Covid-19 and implementation of MCO, convenience shopping offer by the market had shift several changes in the consumer buying behaviour and also household expenditure. Today situation shows that people preferring stay at home and using e-commerce and e-shops to fulfil their daily needs. Things become easier and safer especially during these pandemic. Thus, it is consider that the more convenience in buying and spending offers by the market and economy, the more consumer will spends. Thus, hypothesis number 4 is accepted.

Hypothesis 5: There is positive relationship between FoMO and consumer buying behaviour of household items

Comfort could be a figure of long way which making a difference commerce. Shoppers are profoundly concerned around the effect of Covid-19, both from a wellbeing and financial point of view and they are reacting in an assortment of ways and have varying states of mind, practices and acquiring propensities towards the emergency emerge. Individuals around the world are anxious as they endeavour to embrace and adjust with a unused typical. Fear is running tall as people expect the impacts of the emergency not as it were on their person points of view but much more on the family wellbeing and the community wellbeing.

Shoppers are reacting to the emergency in a assortment of ways where a few feel on edge and stressed, whereas the others fuelling panic-buying of staples and cleanliness items and the fear of lost out exist within the client due to numerous guessed information's and news spread within the mass media and social media. At the other extraordinary, a few customers stay detached to the widespread and are proceeding their trade as normal, in spite of proposals from government and wellbeing experts to take after the prompt of development limitation and other SOP. From these consider, it is found that the higher the level of fear of lost out, the slightest individuals is buying. Thus, hypothesis number 5 as proposed is rejected.

5.2 Discussion of Findings

5.2.1 Demographic

From the findings in previous chapter, under demographic information has recorded of 256 responses of respondent which comes from 7 states out of 14 states all over Malaysia. These 256 respondents will represent the Malaysian citizen regarding the impacts of Covid-19 to their buying behaviour and the household expenses. These two issues were selected because they are closely related to each other as when buying behaviour and the spending behaviour is high automatically it will drive to a higher household expenses. Majority of the respondents come from Northern state of Peninsular Malaysia of Perlis, Penang, Kedah and Perak.

Second demographic information is about the area of living whether in urban or rural areas. These information being include in the research because the cost of living in these two are definitely different. It have been a subject of ongoing debate and discussion, despite the country's current period of low and stable inflation. Rather, the "cost of living" is frequently used as a catchall term that reflects wider impacts on household budgets and individual well-being beyond price increases. As such, concerns about the rising cost of living are influenced by several factors such as large differences in living costs across difference parts of the country, income growth not keeping up with Malaysians' expectations, low savings and heavy debt burdens and also deteriorating housing affordability in urban areas.

Third demographic information is the number of people in the household. These information is very important because individuals expenses may be vary according to their own needs even they are staying in the same house. Thus, the more people in the house will represent the greater amount of expenditure.

Forth demographic information is the number of children in the household. This information is important because children also having its own need while staying at home during these MCO especially for children between 6 to 12 years old as they are having a session of learn from home or PdPR. Due to the use of technology, children will definitely to have the facilities in the home for this purpose such as laptops, personal computer, handphones and definitely the internet connection or data subscription. All these affecting the purchasing behaviour and the level of household expenses every month.

Fifth demographic information included in these research is the respondents' employment sector. Employment sector give an information relating to the respondents availability in having monthly income. As we know, people is much affected in terms of employment and income during these pandemic. The implementation of MCO had restricted people from freely working as they want because there were several standard of procedures they need to follow. Many are being dismissed and lost their job, some is lost their overtime and only small group still working well during these pandemic. Most of the affected people is among the private sector employee, people who's running their own business and also people from other NGOs.

The next demographic being included in these research is marital status. Marital status is one's situation with regard to whether one is single, married, separated, divorced, or widowed. These information is important because it will disclose the level of income of a household as well as the expenses needs by the household. For people who is married, he or she will have a shared income and also expenses. This means it is not only one people is need to spend but both can cooperate to ensure the people and their household needs are met. The situation maybe difference for person who is single, divorced, widowed or separated where everything falls under one shoulder.

The last demographic information being recorded for this study is the household income. Household income generally is defined as the total gross income before taxes, received within a 12-month period by all members of a household above a specified age. The main factors affecting household income include household size, the age and gender of household members, composition of the household, education, health, social capital, assets and endowments and employment, among others. Household income also indicate the availability to spend by the household in fulfilling their needs and wants. The level of household income will determine the purchasing power of the household members and their expenses.

5.2.2 Consumer Buying Behaviour

Based on the descriptive analysis relating to consumer buying behaviour, this study is looking at the mean of the selected variables to identify which items are reflecting the most in the variables as well as to understand the agreeableness level extend for each variables.

For the first independent variable included in this study is information. Based on the recorded data, the highest responded items under information is majority of the respondents agree that they are spending more time searching for an information of items to buy online. All the items being listed under information having a mean of more than 3.00 which mean the respondents is quite agree with all the listed statements. The overall average of mean for information is 3.59.

The second independent variable being included is trust. Based on the analysis, trust overall average is 3.82 and the highest of agreeableness item under trust is positive feedback from previous customer increase the level of trust in the products and brands. This means people is depending on the customers' feedback or testimonial to get some view about the products and brands they are looking to buy. People is more careful in spending during the pandemic as income is limited and movement being restricted.

Third independent variable included in this research is price. Price is seen as a fundamental items of any products or services as most people assume that the price reflects the quality of the items. The overall mean of these variable is 3.96

where the most agreeableness item is people only buy products that offer reasonable price.

Fourth variable being study in this research is convenience. Convenience recorded highest overall average score of 3.97 among other factors included in the study. The highest agreeableness item under convenience is used of online payment method more than cash money. These practices is cashless and easy and to avoid physical touch between person dealings.

The next variable we are looking at the level of fear of missing put (FoMO) among the customers. Majority respondents agree that convenience level affecting their level of FoMO among consumers regarding their buying behaviour. This is maybe due to the implementation of MCO and the need to comply with the SOP. Plus, people is more aware about their health and other family member's health.

5.3 Correlation Analysis - Discussion

The first correlation analysis to be look up is between factors of information, trust, price and convenience with the fear of missing out (FoMO). Based on the finding in the previous chapter it is shows that all four factors listed is positively correlated at significant value of 0.000. The highest correlation value score fall under factor of convenience at 0.525 with significant level of 0.01. From the finding, three out of four factors possess a moderate correlation with FoMO. The three of them are information, trust and convenience while price correlation value is only 0.263 and it shows a weak relationship between price and FoMO. Remaining three factors of information, trust and convenience are correlated with FoMO and the correlation value are between 0.4 to 0.6. The relationship level is moderate based on the correlation value.

The second correlation is between fear of missing out (FoMO) with consumer purchasing behaviour of household items. From the finding, FoMO is significantly affecting the consumer purchasing behaviour of household items at significant value of 0.019. The Pearson Correlation show value of -0.149 where correlation is significant at the level of 0.05. This indicate that FoMO and consumer purchasing

behaviour is negatively correlated or both variables move in the opposite direction and the value of correlation is very weak.

Referring to the correlation analysis, each variable actually having a relationship with the other selected variable even at very low level. As we can see in the previous chapter, the selected independent variable and dependent variable is statistically significant and shows that there are relationship between information, trust, price and convenience. Both under consumer buying behaviour and household expenses found that convenience is the most influential factors that bring changes in the consumer buying behaviour and household expenses respectively. These result may be due to the current pandemic crisis where people are aware of their health more and put it on the priority, thus they are more convenience to practice now norm of buying platform which is through online and e-commerce rather than go to physical shop.

5.4 Multi Regression Analysis - Discussion

Based on the findings in previous chapter, it is found that factors of information, trust, price and convenience is able to explain about 43.9% of the fear of missing out (FoMO). It is consider as moderate level of explanation. FoMO also found that able to explain the consumer buying behaviour of household items at only 1.8%. Based on the output of IBM SPSS, these research managed to conclude that the relationship between IVs and DV are related to each other but the level of the relationship in not enough strong to describe the type of relationship. The variable selected is able to explain only a little bit about the dependent variable.

CHAPTER 6

SUMMARY AND CONCLUSION

6.0 Recap of the Study

After the data were collected and analyzed, the researcher were able to examine the reliability of the objects, the importance of the variables and most prominent variables in the sample. Thus, in this chapter, the researcher will conclude and summarize the results and findings in Chapter 4 and Chapter 5. From there, researcher will arrive to conclude the results and provide insights into the recommendations based on the finding of the IBM SPSS's results analysis. Besides, the research implications help to illustrate the contribution of seeking solutions to defined problem and the relevance of the study to other parties. Limitations of the analysis have also identified and discussed. Finally, the feasible recommendations were provided and conclude the study with recommendations for future research.

6.1 Comments of the Study

From these studies it is found that the selected four factors having a relationship with the dependent variable being study but the level of relationship able to explain by the factors selected is very low and weak. Looking at the items being study, there maybe can do for some improvement for further research to get into clearer relationship of the variables being study. As for this study, many past studies being referred and current outlook in Malaysia relating to pandemic Covid-19 being highlighted.

Covid-19 and the resulting of social removing measures have impelled buyers to act and think in an unexpected way. Momentary, buyers have gotten to be more cautious with how they spend their cash, where they spend their cash and the platforms they utilize to form their day by day buys and exchanges within the modern standard. This truly grants an effect on the shopper buying conduct and family costs.

The Malaysian government was act rapidly in controlling the spread of Covid-19, by implementing a Development Control Arrange (MCO) in Walk 2020 as a proactive degree to break the chain and control the spread of infection. Without further ado after, there's a 6-month ban on credit reimbursements was declared to ease the budgetary burden confronted by SMEs and people as well as the corporate division due to financial downturn since of Covid-19 rules and controls actualized. . When development confinements started to lift, the RM35b National Financial Recuperation Arrange (PENJANA) was disclosed to diminish the burden of the individuals most influenced by the widespread, to assist businesses recuperate and move forward and fortify the economy after an scene of lull.

These financial activities were crucial in kickstarting shopper investing to keep the wheels of the nation's economy turning and to understanding how have shopper investing designs moved pre- and post-pandemic relating to Covid-19? After all, Malaysia's GDP contracted by 17.1%, within the moment quarter of 2020, the most reduced development in Malaysia since the fourth quarter of 1998 amid the Asian Monetary Emergency and an sign that customer conduct has changed altogether over the past few months.

The widespread had risen up developing slant of online shopping and e commerce stage. It has energized experimentation, coaxing shoppers to investigate diverse ways to get to items and administrations within the modern standard. Social removing measures have too quickened the rise of cashless instalment strategies and advance the utilization of online instalment. A report by Mastercard as of late appeared that Malaysia leads portable wallet utilization in Southeast Asia at 40%, ahead of the Philippines (36%), Thailand (27%) and Singapore (26%) as an internet shopping like buying new create online has moreover ended up the modern typical these days, a stark differentiate to patterns some time recently the flare-up when online basic supply shopping was well behind online shopping for non-food things.

Besides, e-commerce in Malaysia has kept on develop within the to begin with few months of 2020, with over 149% surge in online deals concurring to Commerce.Asia where one of the region's primary online retail players, Shopee, pulled in an normal of over 27 million visits to their platforms per month within the to

begin with quarter of 2020. Within the to begin with few months of the widespread, it saw a critical move from individuals investing cash on things they need, to fundamental things, such as basic supplies and child items. Like its primary competitor, Lazada Malaysia has moreover seen an alteration in their customer's shopping propensities. They have reacted rapidly by propelling a deals campaign, advertising rebates and vouchers on their stage. As buyers make less trips to basic need stores, grocery stores such as Tesco and Cold Capacity have too started advertising conveyance administrations to meet their customers' unused inclinations and adjusting with the unused standard hone.

All over all, these is a big impact of economy that cause by the pandemic Covid-19. Even it is seen like suffocating but the pandemic had changed the Malaysian consumer behaviour into new norm practices and indirectly had built in a new norm customers. Overall, this research provide a slight overview relating to changes in buying behaviour trends and household expenses trends among Malaysian citizen. These study may be further continue and improve in the future as an initiatives to found a suitable yet effective way to improve Malaysian economic during pandemic and crisis.

6.2 Limitations of the Study

This research is study about the general factors of information, trust, price and convenience in determining the consumers attitude in dealing with fear of missing out (FoMO) and how they affecting the consumer buying behaviour and household expenditure. All these being study using the adaption of Theory of Planned Behaviour only. This theory assumes that the person has acquired the opportunities and resources to be successful in performing the desired behaviour, regardless of the intention. It does not account for other variables that factor into behavioural intention and motivation. Technically, this study use random sampling from questionnaires and do not focus on specific group. Thus, the result generated will be on general view only.

6.3 Recommendations for Future Research

In this research, researcher only focusing on the general factors of information, trust, price and convenience with mediator factor of fear of missing out as the consumer behaviour. For future research, the area of study and factors selected can be widen and be more specific. Future research may also widen the respondent to larger area of study and bigger sample size among the Malaysian citizen. Not only that, researcher may also conducting a research focusing on certain areas or location, specific group and people of the same level like B40, M40 and T20 to get a specific clearer result.

6.4 Conclusions

Overall of the study conducted meets researcher objectives and it is well explained in the quantitative findings using the output of IBM SPSS. Even the finding show low relationship but it is a good starting point for further future research. Overall from this study, it is seen that e-commerce system may become an important platform for shopping among consumers. Based on the items listed for each variables, it is seen that the respondent's majority choose an online platform for shopping and buying their needed items. Plus, they are also conducting some research relating to the products they want to buy.

Due to pandemic Covid-19, it is concluded that consumers are much affected in terms of social, economy and emotion. The movement was restricted and implementation of several SOP had limit the people movement. Thus, people prefer to shop using online platform and started using the online payment method and support cashless practices. Further, this pandemic will become an endemic and people in Malaysia need to continuously adapt with the new norm practice and change it into normal practice.

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APPENDICES

APPENDIX A – QUESTIONNAIRE

FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR RELATING TO HOUSEHOLD EXPENDITURE IN MALAYSIA DURING PANDEMIC COVID-19

Dear Respondents,

This is my research dissertation for my Master of Business Administration (MBA) at University Tun Abdul Razak, Kuala Lumpur, entitled "*FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR RELATING TO HOUSEHOLD EXPENDITURE IN MALAYSIA DURING PANDEMIC COVID-19*".

This research attempt to investigate how pandemic Covid-19 had changed the consumer behavior in purchasing and the household expenses. Does it affecting the consumer in buying behavior and expenditure in the new norms during this pandemic?

This research conducted with a purpose to analyze few aspects that playing an important role in determining the consumer buying behavior and expenditure during the pandemic crisis. The findings of this research will help to discover more in detail the changes derived in consumer buying behavior and the household expenses during the pandemic Covid-19 crisis.

Your feedback and comments are highly valuable and needed for this study. There are no rights or wrong answers, only your personal opinion. For your information, the respondents' identities and feedback with regard to this survey are strictly confidential and will be used for academic research purposes only.

Your response and invaluable feedback is essential and important to the successful completion of the study and my dissertation. Your kind cooperation is greatly appreciated.

Thank you.

Researcher;
Kanaga Ratinam a/l Amavasy (M19311045)
Contact Number: 017-7733218
Master of Business Administration
Graduate School of Business
Universiti Tun Abdul Razak
Kuala Lumpur

SECTION 1: DEMOGRAPHY

1. What is your state of residence?

Definition : Your state of residence is the state which you have lived in for more than 6 months or the major part of the past 12 months or in which you expect to live for the next 6 month. It DOES NOT refer to *kampung* or ancestral home.

- ☐ Perlis
- ☐ Penang
- ☐ Kedah
- ☐ Perak
- ☐ Selangor
- ☐ Kuala Lumpur
- ☐ Negeri Sembilan
- ☐ Melaka
- ☐ Johor
- ☐ Pahang
- ☐ Terengganu
- ☐ Kelantan
- ☐ Sabah
- ☐ Sarawak

2. Are u staying in

- ☐ Urban area
Gazetted areas with their adjoining built-up areas with combined population of 10,000 or more at the time.
- ☐ Rural area
All other gazette areas with population of less than 10,000 persons and non-gazetted areas.

3. Including yourself, how many people currently live in your household?

- ☐ 1-2 people
- ☐ 3-5 people
- ☐ 6-7 people
- ☐ 8-9 people
- ☐ 10 people and more

4. How many children currently live in your household?

- ☐ 1 people
- ☐ 2 people
- ☐ 3 people
- ☐ 4 people and more
- ☐ No one

5. About your employment, you are
- Self employed e.g. businessman, freelance etc
 - Employed for public sector
 - Employed for private sector
 - Employed for other sectors e.g. non-governmental organization (NGO) statutory body etc
 - Unemployed (includes housewife)
 - Pensioner
 - Full time student (includes practical training)
 - Others, please specify
6. About your marital status, are you
- Single/Never been married
Refers to an individual had never been married
 - Married
Refers to an individual who has undergone a valid process of marriage and are in a permitted relationship in accordance with the requirements of the religion or faith or tradition or culture.
 - Divorced
Refers to an individual who had not remarried after a valid divorce from his/her spouse
 - Widowed
Refers to an individual who had not remarried after the death of his/her spouse
 - Separated
Refers to an individual who is living separately pending confirmation of divorce (not yet validly divorced)
7. How much is your household income per month?
- Below RM12,000.00
 - Below RM30,000.00
 - Below RM60,000.00
 - Below RM90,000.00
 - More than RM90,000.00

SECTION 2 : CONSUMER BUYING BEHAVIOUR

8. Does pandemic Covid-19 change your purchasing behavior?
 - ☐ Yes
 - ☐ No
9. Which factors influence your buying decision much during this pandemic.
 - ☐ Information
 - ☐ Trust
 - ☐ Price
 - ☐ Convenience
10. Which area of buying behavior most affected during the pandemic Covid-19?
 - ☐ Food
 - ☐ Drugstore goods
 - ☐ Clothing and footwear
 - ☐ Electronics
 - ☐ Others
11. How pandemic Covid-19 change your buying behavior according to the factors mentioned?

1	2	3	4	5
Strongly Disagree	Disagree	Natural	Agree	Strongly Agree

		1	2	3	4	5
A	INFORMATION					
A1	Information spread in social media affected my buying decision					
A2	Information spread in mass media affected my buying decision					
A3	I depends on the information in the social media and mass media when making buying decision					
A4	I spend time searching an information of items to buy online					
A5	I refer friends to get information when buying items online					
A6	Information is the most influential factor in my buying decision.					
B	TRUST					
B1	Trust in products and brands affected my buying decision					
B2	I depends on the trust in products and brands while making buying decision					
B3	Other person feedback in the products and brands influence my buying decision					
B4	Positive feedback from previous customers					

	increase my level of trust in the products and brands					
B5	I buy only the products and brands i trust					
B6	Trust is the most influential factor in my buying decision					
C	PRICE					
C1	Price of the products affected my buying decision					
C2	I depends on the price of the products while making buying decision					
C3	Other person feedback in the products price influence my buying decision					
C4	Price always being an important indicator of the products quality that influence my buying decision					
C5	I buy only the products that offer reasonable price					
C6	Price is the most influential factor in my buying decision					
D	CONVENIENCE					
D1	I change my usual shopping time					
D2	I gave priority to purchases in e-shops or online platform					
D3	I reduced the buying frequency of certain items during pandemic					
D4	I prefer using online buying platform compared to offline or in shops					
D5	I reduced the frequency spending in physical shop during the pandemic Covid-19					
D6	I used online payment method more than cash money during the pandemic					
D7	I am comfortable with the new norm buying behavior					
D8	I spend more time while buying items online during this pandemic					
D9	I will continue new norm buying behavior even when the pandemic is ended					
D10	Convenience is the most influential factor in my buying decision					
E	FEAR OF MISSING OUT (FoMO)					
E1	Information spread through media increase the level of FoMO among consumers regarding their buying behaviour					
E2	Trust in products and brands decrease the level of FoMO among consumers regarding their buying behaviour					
E3	Price of products and brands affecting the level of FoMO among consumers regarding their buying behaviour					
E4	Convenience level affecting the level of FoMO among consumers regarding their buying behaviour					

SECTION 3: HOUSEHOLD EXPENSES

12. On average, how much does your household spend on home expenses during pandemic Covid-19, monthly? (rental, house maintenance, groceries, dining, personal supplies)
- ☐ Less than RM100
 - ☐ RM 100 to less than RM 500
 - ☐ RM 500 to less than RM 1,000
 - ☐ RM 1,000 to less than RM 3,000
 - ☐ RM 3,000 and above
 - ☐ Not applicable
13. On average, how much does your household spend on utilities during pandemic Covid-19, monthly? (electricity, water, sewer/trash, telephone, internet)
- ☐ Less than RM100
 - ☐ RM 100 to less than RM 500
 - ☐ RM 500 to less than RM 1,000
 - ☐ RM 1,000 to less than RM 3,000
 - ☐ RM 3,000 and above
 - ☐ Not applicable
14. On average, how much does your household spend on health expenses during pandemic Covid-19, monthly?
- ☐ Less than RM100
 - ☐ RM 100 to less than RM 500
 - ☐ RM 500 to less than RM 1,000
 - ☐ RM 1,000 to less than RM 3,000
 - ☐ RM 3,000 and above
 - ☐ Not applicable
15. On average how much your household spends on financial expenses during pandemic Covid-19, monthly?
- ☐ Less than RM100
 - ☐ RM 100 to less than RM 500
 - ☐ RM 500 to less than RM 1,000
 - ☐ RM 1,000 to less than RM 3,000
 - ☐ RM 3,000 and above
 - ☐ Not applicable
16. On average how much your household spends on lifestyle expenses during pandemic Covid-19, monthly? (entertainment, astro, unifi, reading materials, sports, gym, vacation)

- Less than RM100
- RM 100 to less than RM 500
- RM 500 to less than RM 1,000
- RM 1,000 to less than RM 3,000
- RM 3,000 and above
- Not applicable

17. Does pandemic Covid-19 affected your household expenses?

- Yes
- No

18. Which factors influence your household expenses much during this pandemic.

- Information
- Trust
- Price
- Convenience

19. Which area of household expenses most affected during the pandemic Covid-19?

- Home expenses
- Government services
- Utilities
- Health expenses
- Financial expenses
- Lifestyle expenses

20. How pandemic Covid-19 affected your household expenses according to the factors mentioned?

1	2	3	4	5
Strongly Disagree	Disagree	Natural	Agree	Strongly Agree

		1	2	3	4	5
A	INFORMATION					
A1	Information spread in social media affected my household expenses					
A2	Information spread in mass media affected my household expenses					
A3	I depends on the information in the social media and mass media when making decision in household expenses					
A4	I refer friends to get information before making decision to spend for household					
A5	Information is the most influential factor in my household expenses decision.					
B	TRUST					
B1	Trust in products and brands affected my spending decision					
B2	I depends on the trust in products and brands					

	while making decision to spend					
B3	Other person feedback in the products and brands influence my household expenses					
B4	Positive feedback from previous customers increase my level of trust in household expenses					
B5	Trust is the most influential factor in my household expenses decision					
C	PRICE					
C1	Price of the products affected my household expenses					
C2	Price of the products affected my decision to spend for household					
C3	Other person feedback in the products price influence my spending decision					
C4	Price always being an important indicator of the products quality that influence my household expenses					
C5	Price is the most influential factor in my household expenses decision					
D	CONVENIENCE					
D1	Convenience shopping platform influence me to spend more for household expenses					
D2	Convenience payment method influence me to spend more for household expenses					
D3	I reduced the buying frequency of certain items during pandemic to reduce household expenses					
D4	I prefer using online platform compared to offline or in shops for household expenses					
D5	I used online payment method more than cash money during the pandemic					
D6	I spend more time using online platform for household matters during this pandemic					
D7	I will continue new norm practices using online platform even when the pandemic is ended					
D8	Convenience is the most influential factor in my household expenses decision					
E	FEAR OF MISSING OUT (FoMO)					
E1	Information spread through media increase the level of FoMO among consumers regarding their household expenses					
E2	Trust in products and brands decrease the level of FoMO among consumers regarding their household expenses					
E3	Price of products and brands affecting the level of FoMO among consumers regarding their household expenses					
E4	Convenience level affecting the level of FoMO among consumers regarding their household expenses					

*****END OF QUESTIONNAIRE*****
-THANK YOU FOR YOUR RESPONSES-

ENDNOTES :

1. The material presented here is drawn and generated from Qurotul Aini, Siti Ria Zuliana and Nuke Puji Lestari Santoso³ in article of Management Measurement Scale As A Reference To Determine Interval In A Variable
2. Questions listed was developed base on open ended questions using nominal scale for general questions and Likert Scale for exploratory questions.

APPENDIX B – IBM DATA SPSS OUTPUT

Statistics								
		1. State of residence	2. Staying area	3. Number of household	4. No. of children	5. Employment	6. Marital status	7. Household income
N	Valid	256	256	256	256	256	256	256
	Missing	0	0	0	0	0	0	0
Mean		2.87	.28	1.20	1.48	2.09	.89	1.23
Std. Error of Mean		.123	.028	.045	.090	.083	.032	.064
Std. Deviation		1.974	.449	.712	1.439	1.322	.505	1.029
Variance		3.896	.201	.508	2.070	1.748	.255	1.059
Skewness		.427	1.001	.994	.668	-.092	.543	1.085
Std. Error of Skewness		.152	.152	.152	.152	.152	.152	.152

1. State of residence					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perlis	23	9.0	9.0	9.0
	Penang	49	19.1	19.1	28.1
	Kedah	65	25.4	25.4	53.5
	Perak	34	13.3	13.3	66.8
	Selangor	25	9.8	9.8	76.6
	Melaka	7	2.7	2.7	79.3
	Johor	53	20.7	20.7	100.0
	Total	256	100.0	100.0	

2. Staying area					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban area	185	72.3	72.3	72.3
	Rural area	71	27.7	27.7	100.0
	Total	256	100.0	100.0	

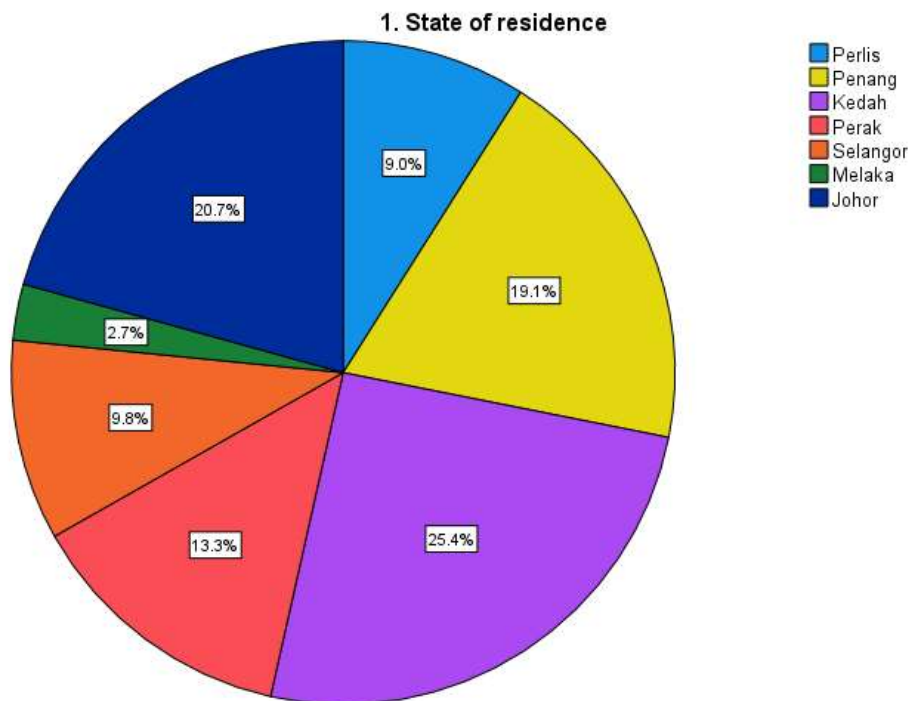
3. Number of household					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2 people	24	9.4	9.4	9.4
	3-5 people	176	68.8	68.8	78.1
	6-7 people	36	14.1	14.1	92.2
	8-9 people	20	7.8	7.8	100.0
	Total	256	100.0	100.0	

4. No. of children					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 people	80	31.3	31.3	31.3
	2 people	80	31.3	31.3	62.5
	3 people	32	12.5	12.5	75.0
	4 people and more	20	7.8	7.8	82.8
	No one	44	17.2	17.2	100.0
	Total	256	100.0	100.0	

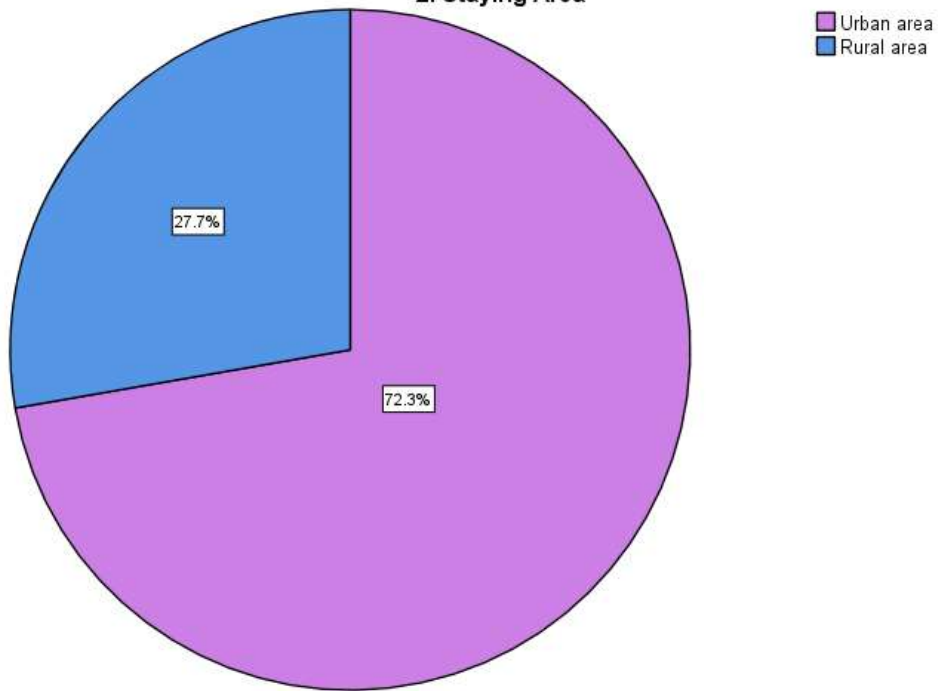
5. Employment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self employed	44	17.2	17.2	17.2
	Public sector	36	14.1	14.1	31.3
	Private sector	64	25.0	25.0	56.3
	Other sector	84	32.8	32.8	89.1
	Unemployed	20	7.8	7.8	96.9
	Full time student	8	3.1	3.1	100.0
	Total	256	100.0	100.0	

6. Marital status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	44	17.2	17.2	17.2
	Married	200	78.1	78.1	95.3
	Divorced	8	3.1	3.1	98.4
	Widowed	4	1.6	1.6	100.0
	Total	256	100.0	100.0	

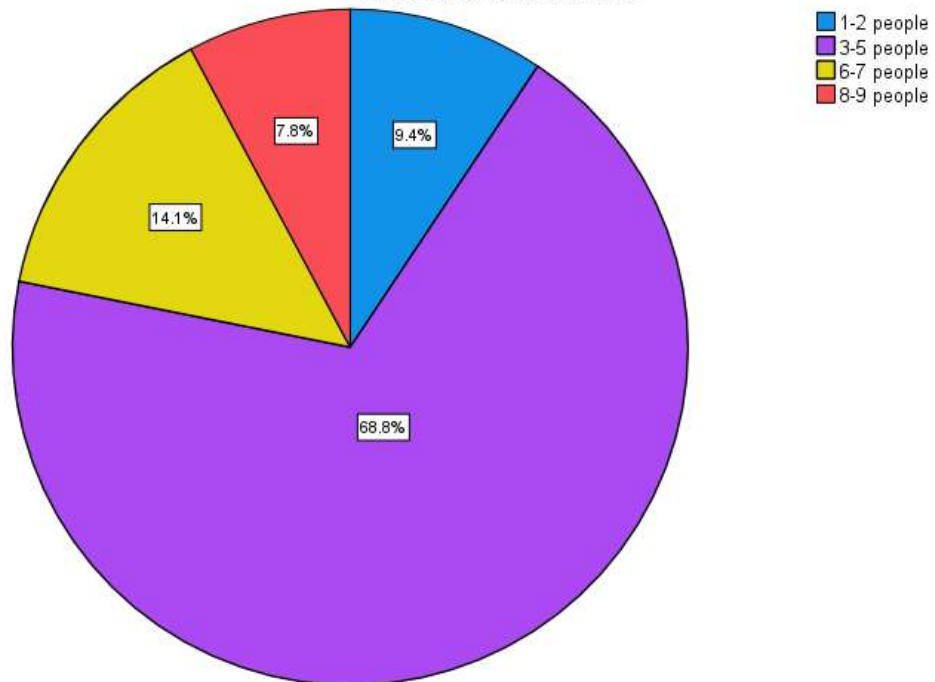
7. Household income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM3,000	56	21.9	21.9	21.9
	Below RM6,000	124	48.4	48.4	70.3
	Below RM10,000	52	20.3	20.3	90.6
	Below RM12,000	8	3.1	3.1	93.8
	More than RM12,000	16	6.3	6.3	100.0
	Total	256	100.0	100.0	



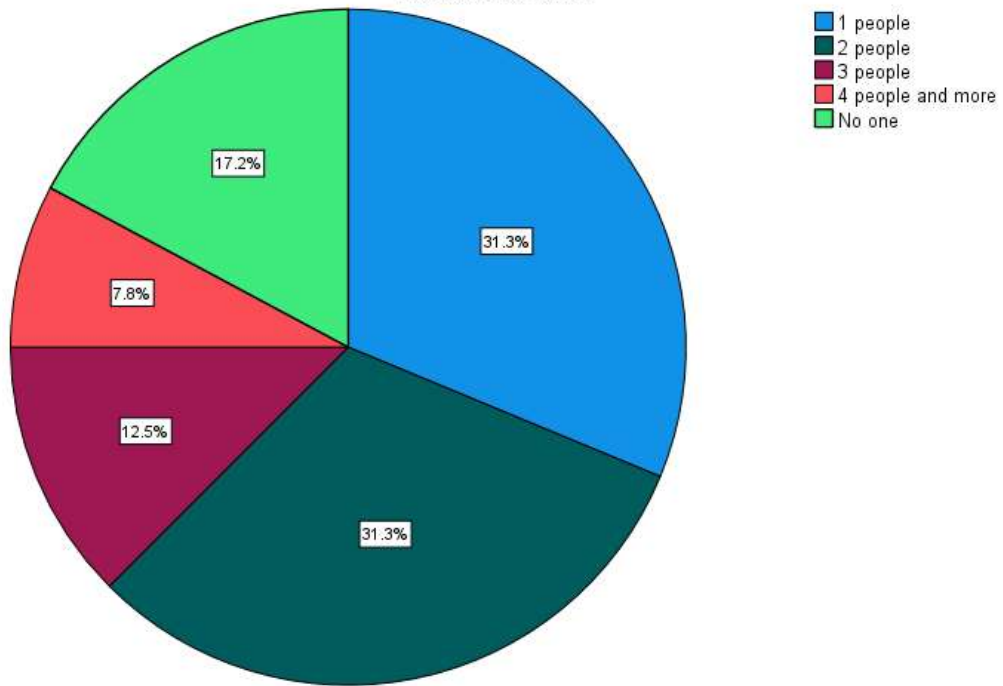
2. Staying Area



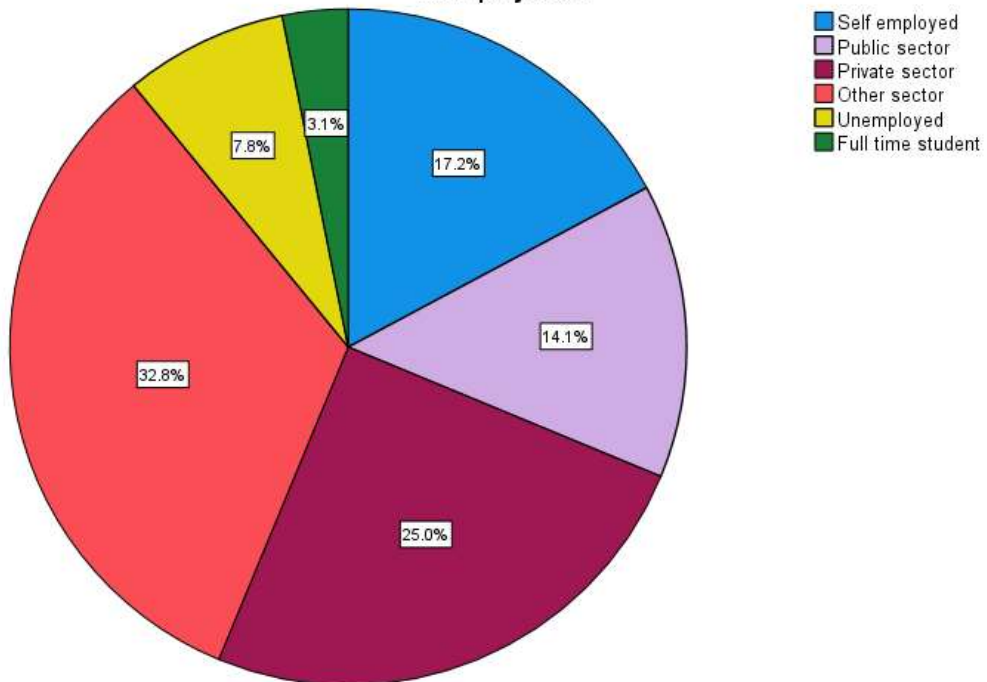
3. Number of household



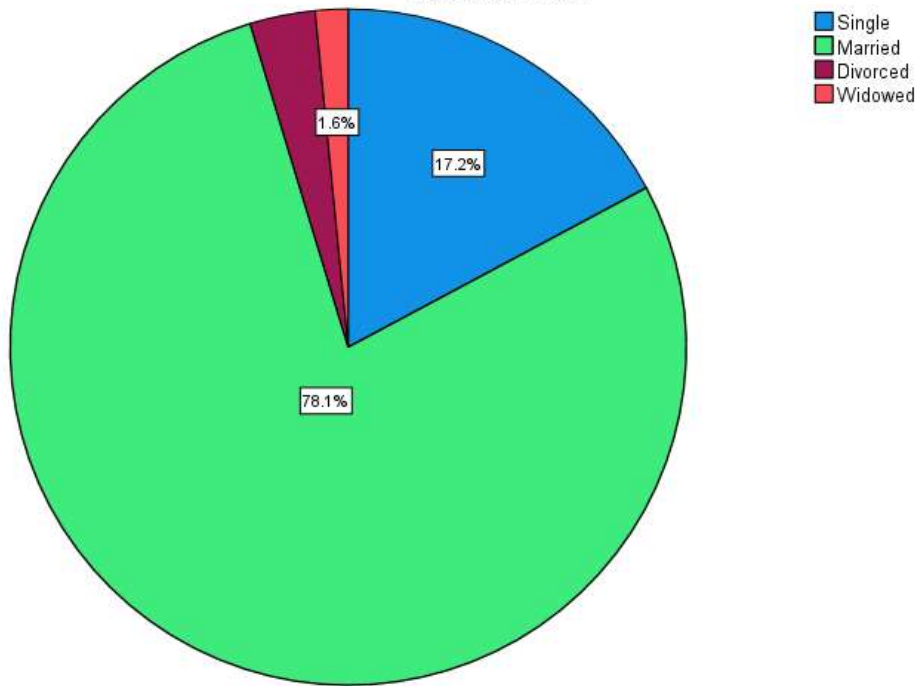
4. No. of children



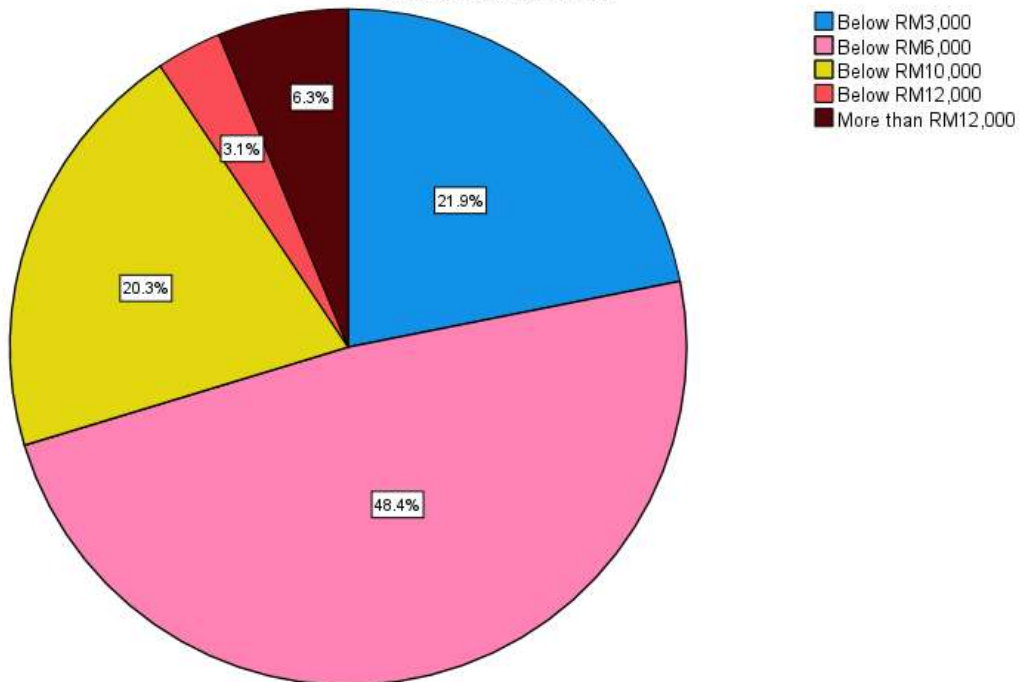
5. Employment



6. Marital status



7. Household income



8.C19 change purchasing behavior					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	248	96.9	98.4	98.4
	No	4	1.6	1.6	100.0
	Total	252	98.4	100.0	
Missing	System	4	1.6		
Total		256	100.0		

9.Factors influence buying decision					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Information	40	15.6	15.6	15.6
	Trust	20	7.8	7.8	23.4
	Convenience	68	26.6	26.6	50.0
	Convenience	128	50.0	50.0	100.0
	Total	256	100.0	100.0	

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
25. AA1-Social media information	256	1	5	3.66	.924
25. AA2-Mass media information	256	1	5	3.64	.892
25. AA3-Depends on social and mass media information	256	1	5	3.75	.903
25.AA4-Refer friend to get information	256	1	5	3.63	.946
25. AA5-Information most influential factor	256	1	5	3.70	.862
Valid N (listwise)	256				

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
26. BB1-Trust affect buying decision	256	1	5	3.76	.768
26. BB2-Depends on trust in products and brands	256	1	5	3.67	.851
26. BB3-Other person feedback	256	1	5	3.70	.806
26. BB4-Positive feedback increase trust	256	1	5	3.84	.818
26. BB5-Trust most influential factor	253	1	5	3.75	.774
Valid N (listwise)	253				

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
27. CC1-Price affected household expenses	256	2	5	3.95	.742
27. CC2-Price affected household expenses decision	256	2	5	3.93	.708
27. CC3-Other person feedback	256	1	5	3.76	.808
27. CC4-Price as important indicator in quality	256	2	5	3.92	.672
27. CC5-Price most influential factor	256	2	5	3.96	.688
Valid N (listwise)	256				

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
28. DD1-Convenience shopping platform	256	2	5	3.81	.729
28. DD2-Convenience payment method	256	1	5	3.86	.885
28. DD3-Reduced buying frequency of certain item	256	1	5	3.86	.885
28. DD4-Prefer online platform	253	1	5	3.82	.936
28. DD5-Online payment method	256	2	5	3.95	.803
28. DD6-Spend more time	256	1	5	3.82	.879
28. DD7-Continue new norm practice	253	1	5	3.82	.902
28. DD8-Convenience most influential factor	252	2	5	3.93	.798
Valid N (listwise)	246				

Statistics													
		8.C19 change purcha sing behavio r	9.Fact ors influen ce buying decisi on	10.M ost affect ed buyin g area	16.C19 affecte d househ old expens es	17. Chang e in househ old expens es	18.Fact ors influen ce househ old expens es	19. Most affecte d area of expen ses	20. Home expen ses	21. Utilitie s expen ses	22. Health expen ses	23. Financ ial expen ses	24. Lifesty le expen ses
N	Valid	252	256	256	256	256	256	256	256	256	246	256	256
	Missi ng	4	0	0	0	0	0	0	0	0	10	0	0
Mean		.02	2.11	1.20	.08	.19	2.20	1.00	2.41	1.42	1.13	2.52	1.06
Std. Deviati on		.125	1.094	1.229	.269	.391	.940	1.564	.898	.704	.571	.986	.706
Skewn ess		7.793	-.944	.423	3.163	1.611	-1.215	1.165	-.109	.824	.272	-.192	.721
Std. Error of Skewn ess		.153	.152	.152	.152	.152	.152	.152	.152	.152	.155	.152	.152

16.C19 affected household expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	236	92.2	92.2	92.2
	No	20	7.8	7.8	100.0
	Total	256	100.0	100.0	

17. Change in household expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Increases	208	81.3	81.3	81.3
	Decreases	48	18.8	18.8	100.0
	Total	256	100.0	100.0	

18.Factors influence household expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Information	28	10.9	10.9	10.9
	Trust	8	3.1	3.1	14.1
	Price	104	40.6	40.6	54.7
	Convenience	116	45.3	45.3	100.0
	Total	256	100.0	100.0	

19. Most affected area of expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Home expenses	168	65.6	65.6	65.6
	Utilities	20	7.8	7.8	73.4
	Health expenses	12	4.7	4.7	78.1
	Financial expenses	12	4.7	4.7	82.8
	Lifestyle expenses	44	17.2	17.2	100.0
	Total	256	100.0	100.0	

20. Home expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 100 to less than RM 500	48	18.8	18.8	18.8
	RM 500 to less than RM 1,000	80	31.3	31.3	50.0
	RM 1,000 to less than RM 3,000	104	40.6	40.6	90.6
	RM 3,000 and above	24	9.4	9.4	100.0
	Total	256	100.0	100.0	

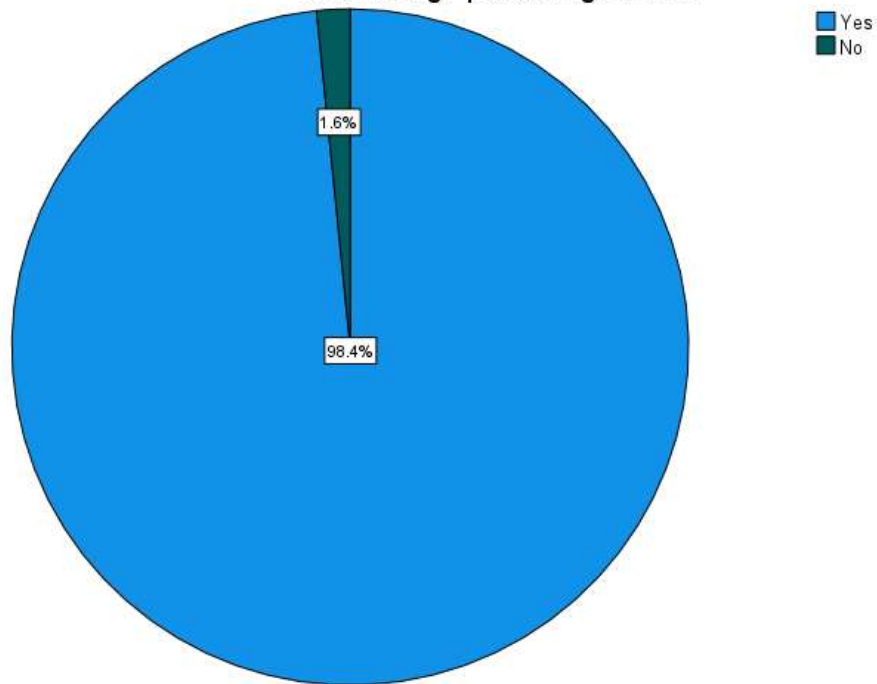
21. Utilities expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM100	8	3.1	3.1	3.1
	RM 100 to less than RM 500	156	60.9	60.9	64.1
	RM 500 to less than RM 1,000	68	26.6	26.6	90.6
	RM 1,000 to less than RM 3,000	24	9.4	9.4	100.0
	Total	256	100.0	100.0	

22. Health expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM100	24	9.4	9.8	9.8
	RM 100 to less than RM 500	168	65.6	68.3	78.0
	RM 500 to less than RM 1,000	52	20.3	21.1	99.2
	RM 1,000 to less than RM 3,000	2	.8	.8	100.0
	Total	246	96.1	100.0	
Missing	System	10	3.9		
Total		256	100.0		

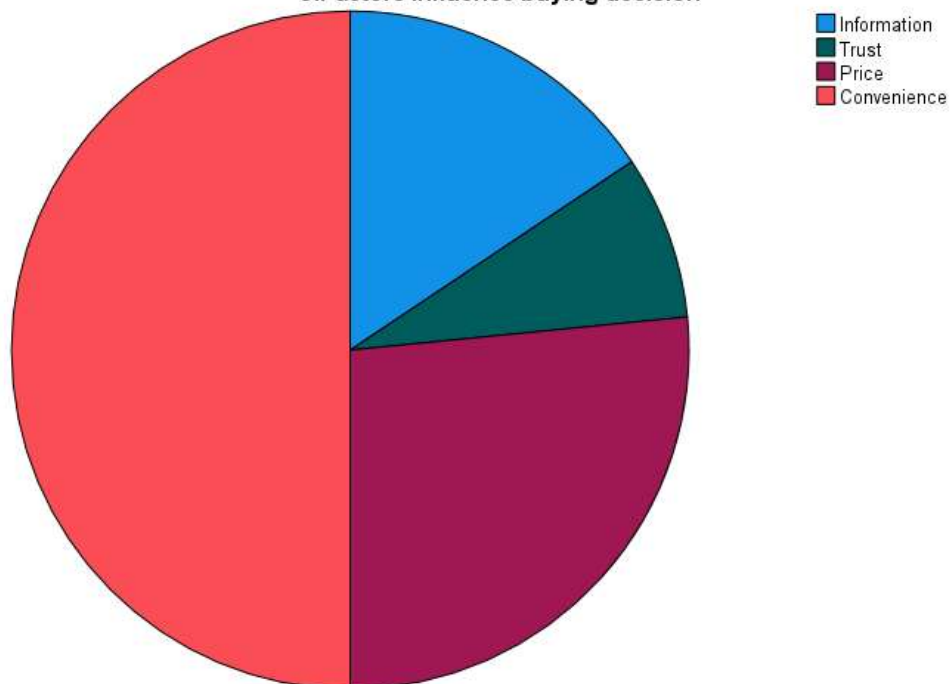
23. Financial expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 100 to less than RM 500	52	20.3	20.3	20.3
	RM 500 to less than RM 1,000	60	23.4	23.4	43.8
	RM 1,000 to less than RM 3,000	104	40.6	40.6	84.4
	RM 3,000 and above	40	15.6	15.6	100.0
	Total	256	100.0	100.0	

24. Lifestyle expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM100	44	17.2	17.2	17.2
	RM 100 to less than RM 500	164	64.1	64.1	81.3
	RM 500 to less than RM 1,000	36	14.1	14.1	95.3
	RM 1,000 to less than RM 3,000	12	4.7	4.7	100.0
	Total	256	100.0	100.0	

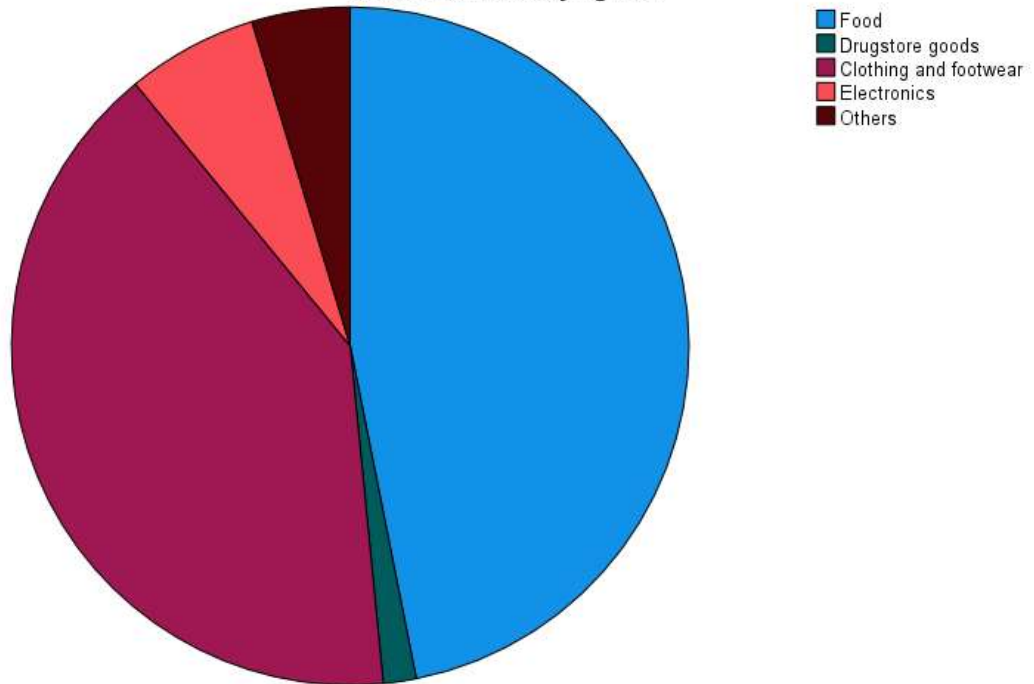
8.C19 change purchasing behavior



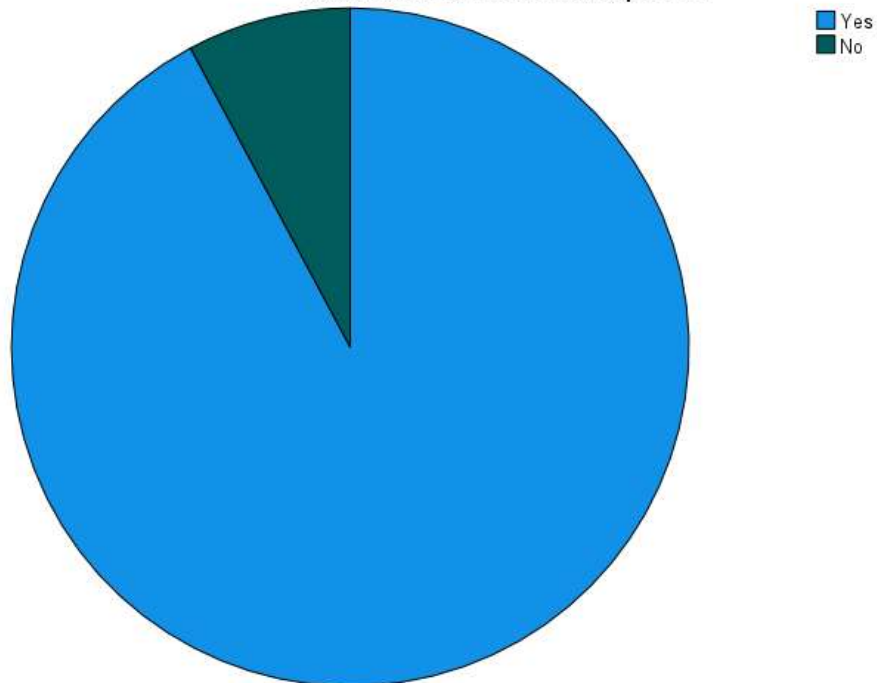
9.Factors influence buying decision



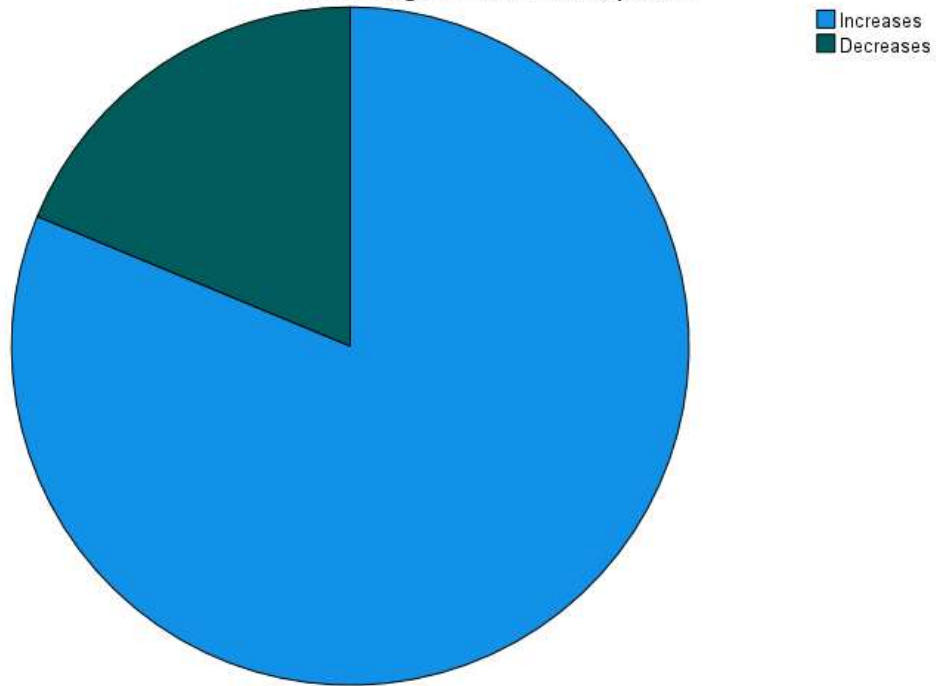
10. Most affected buying area



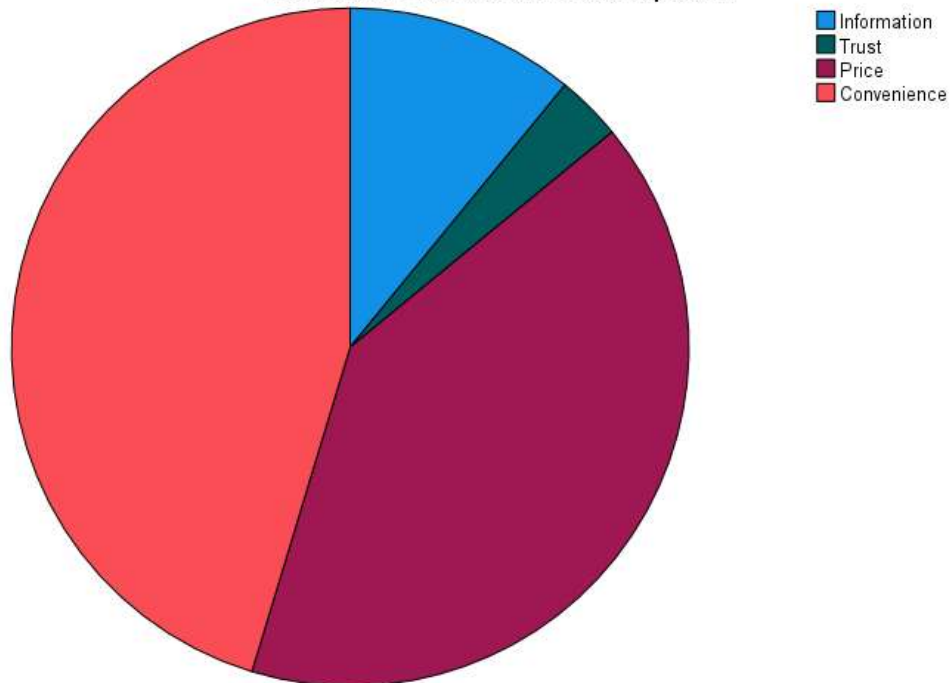
16. C19 affected household expenses



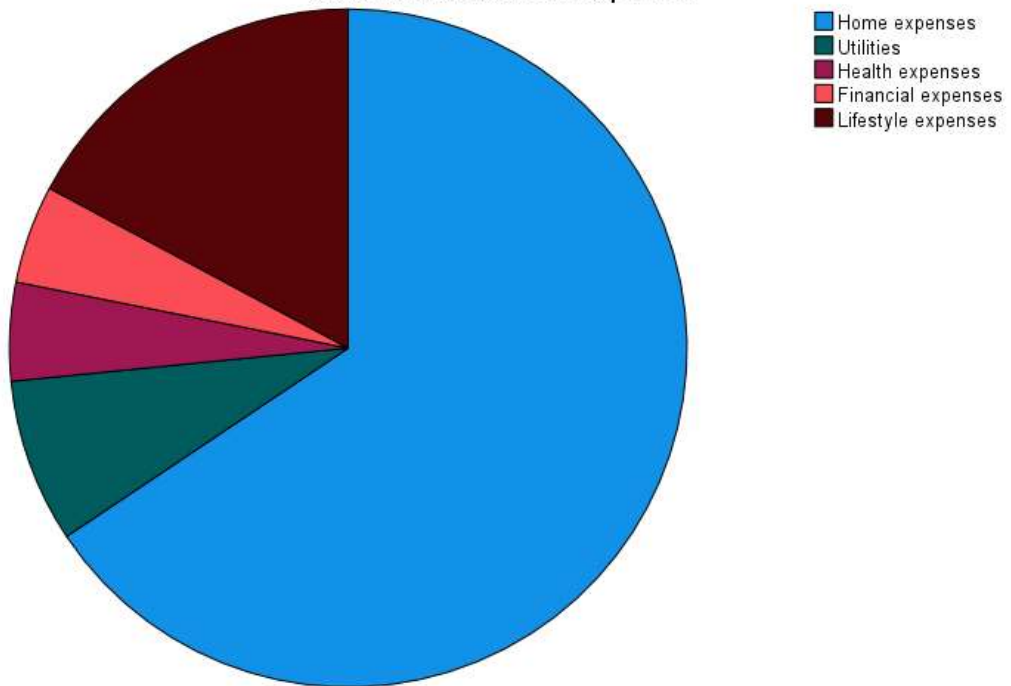
17. Change in household expenses



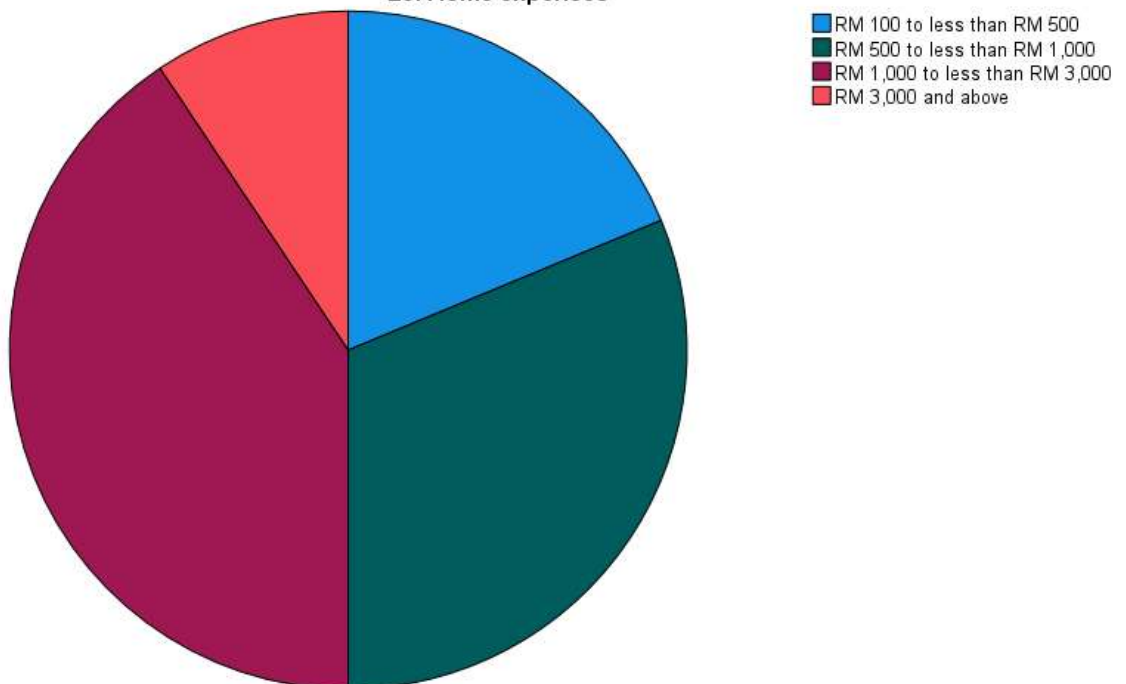
18. Factors influence household expenses



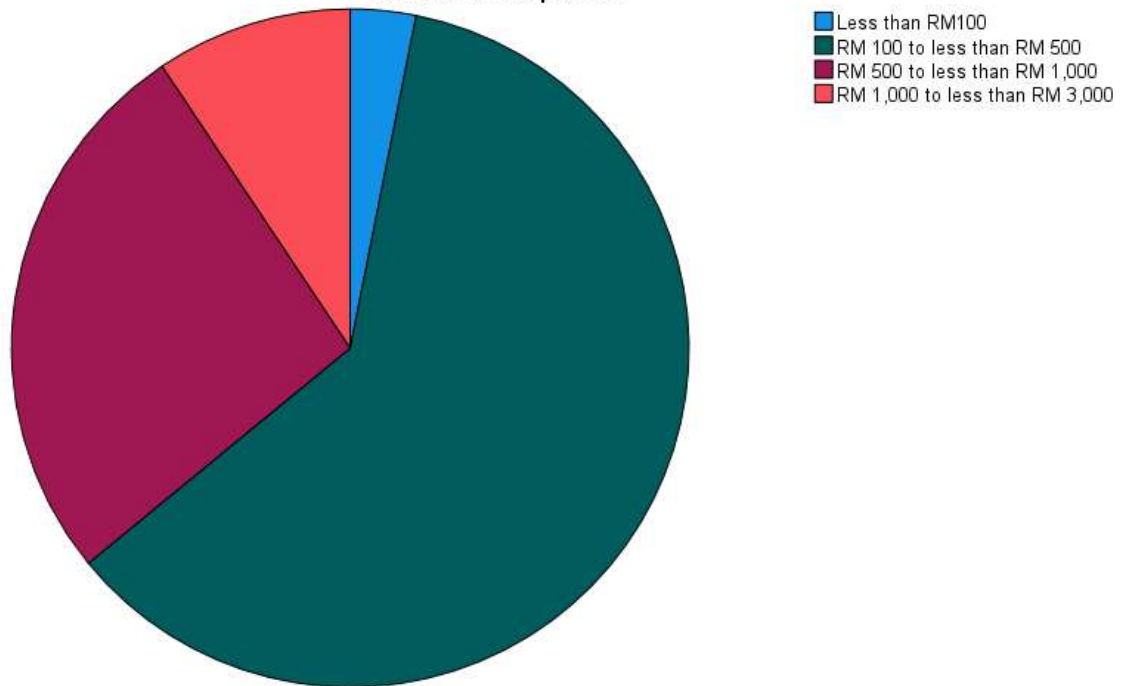
19. Most affected area of expenses



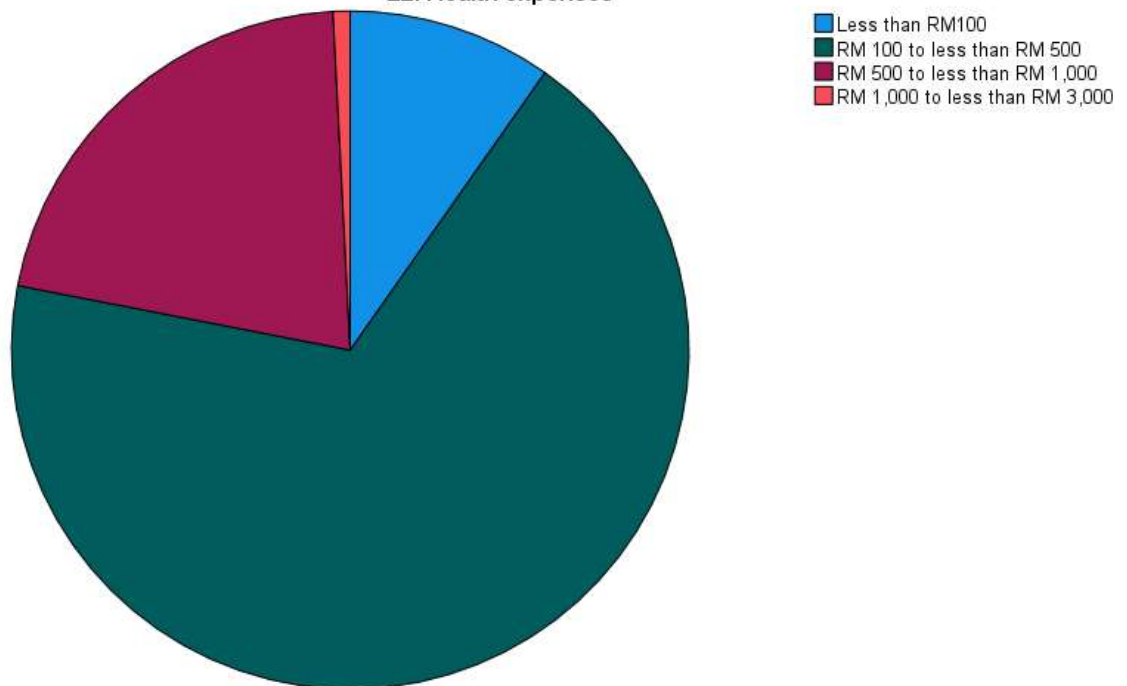
20. Home expenses



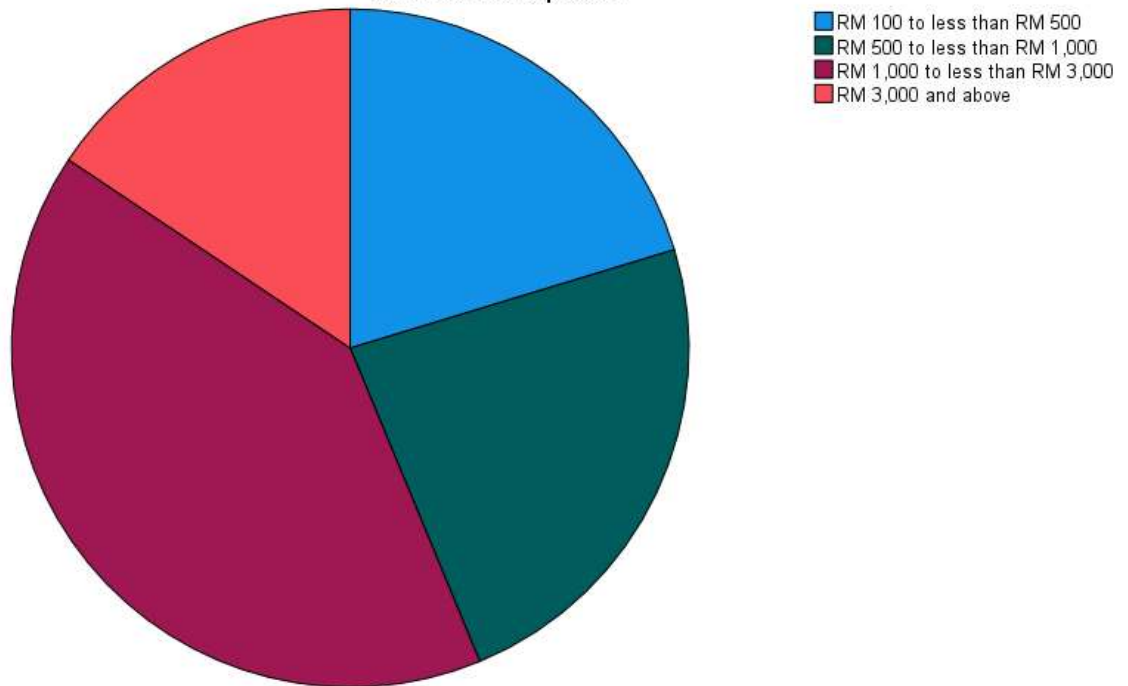
21. Utilities expenses



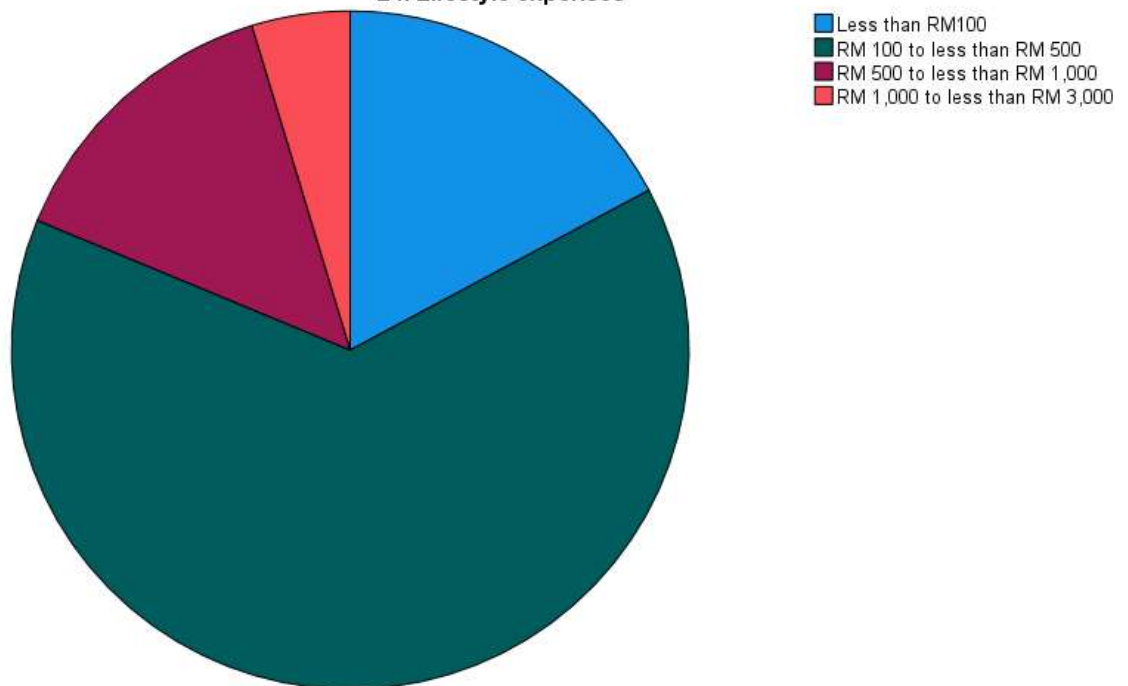
22. Health expenses



23. Financial expenses



24. Lifestyle expenses



Correlations						
		Information	Trust	Price	Convenience	FOMO
Information	Pearson Correlation	1	.597**	.418**	.575**	.455**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	245	245	245	245	241
Trust	Pearson Correlation	.597**	1	.564**	.518**	.500**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	245	253	253	253	249
Price	Pearson Correlation	.418**	.564**	1	.763**	.263**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	245	253	256	256	252
Convenience	Pearson Correlation	.575**	.518**	.763**	1	.525**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	245	253	256	256	252
FOMO	Pearson Correlation	.455**	.500**	.263**	.525**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	241	249	252	252	252
**. Correlation is significant at the 0.01 level (2-tailed).						

Correlations				
		FOMO	C19 change purchasing behavior	C19 affected household expenses
FOMO	Pearson Correlation	1	-.149*	-.270**
	Sig. (2-tailed)		.019	.000
	N	252	248	252
C19 change purchasing behavior	Pearson Correlation	-.149*	1	.433**
	Sig. (2-tailed)	.019		.000
	N	248	252	252
C19 affected household expenses	Pearson Correlation	-.270**	.433**	1
	Sig. (2-tailed)	.000	.000	
	N	252	252	256
*. Correlation is significant at the 0.05 level (2-tailed).				
**. Correlation is significant at the 0.01 level (2-tailed).				

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.663 ^a	.439	.430	.606	.439	46.212	4	236	.000	2.148
a. Predictors: (Constant), Convenience, Trust, Information, Price										
b. Dependent Variable: FOMO										

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.149 ^a	.022	.018	.125	.022	5.551	1	246	.019	2.069
a. Predictors: (Constant), FOMO										
b. Dependent Variable: C19 change purchasing behavior										

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.270 ^a	.073	.069	.261	.073	19.666	1	250	.000	1.880
a. Predictors: (Constant), FOMO										
b. Dependent Variable: 16.C19 affected household expenses										

APPROVAL PAGE

**TITLE OF PROJECT PAPER : FACTORS AFFECTING CONSUMER
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HOUSEHOLD EXPENDITURE IN MALAYSIA
DURING PANDEMIC COVID-19**

NAME OF AUTHOR : KANAGA RATINAM A/L AMAVASY

The undersigned is pleased to certify that the above candidate has fulfilled the condition of the project paper prepared in partial fulfilment for the award of the degree of Master of Business Administration.

SUPERVISOR

Signature : _____

Name :

Date :

ENDORSED BY:

Dean

Graduate School of Business

Date: