



INTERNATIONAL  
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# **Customer Satisfaction during the pandemic of Covid-19: Research among Greek consumers**

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A thesis submitted for the degree of  
***Master of Science (MSc) in Management***

December 2021  
Thessaloniki – Greece

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I hereby declare that the work submitted is mine and that where I have made use of another's work, I have attributed the source(s) according to the Regulations set in the Student's Handbook.

December 2021  
Thessaloniki - Greece

## **Abstract**

This dissertation was written as part of the MSc in Management at the International Hellenic University.

The Covid-19 pandemic has deeply disrupted everyone's lives and, for sure, it has, also, affected business operations and consumer activity. This huge impact of Covid-19 on consumers and consumption behavior has received relatively little scholarly attention. Reports and many research surveys have showed that the pandemic has created a trend towards e-commerce that had never been observed before this world crisis. Despite a global increase in online purchases since the start of the pandemic, uncertainty around the drivers of online purchasing behavior and, also, around the level of satisfaction of the consumers remains. Research, surely, is needed so to understand how online behavior and consumption have evolved throughout the pandemic. This research study of mine will be an effort towards bridging this gap in the literature by exploring how purchasing behaviors have evolved before, during, and after the Covid-19 lockdown. Also, this study will try to examine the level of satisfaction from the consumers/customers side, which will, also, provide information on how well the various businesses adapted to the situation caused by the pandemic.

Keywords: Customer Satisfaction, Online Customer Satisfaction, Consumer Behavior, Covid-19, Pandemic

Theodoros Tozakidis  
15/12/2021

## **Preface**

I would like to express my appreciation to my supervisor Dr. Maria Argyropoulou for her valuable guidance and support in completing my dissertation, my classmates who contributed with valuable feedback and the participants that dedicated their time to fill out the questionnaire.

I would also like to express my gratitude to my family for their constant support throughout my studies.



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## Introduction

The global health crisis, which concerns the COVID-19 virus, has had serious economic and social consequences. It is an epidemic that started in 2019 in China, spread rapidly (Lupia et al., 2020) around the world in a very short time and its spread continues to this day (WHO, 2020). The transmission of the virus from person to person and then from country to country significantly affected the daily life of man and therefore the coverage of his basic needs (Haleem & Javaid, 2020; Anastasiadou et al., 2020). Several measures have been taken to reduce the spread of the virus in various countries around the world (Siddiquei & Khan, 2020). These mainly included the restriction of movements, the suspension of operation of various companies, the avoidance of overcrowding and the use of a mask.

In Greece, the first case of the virus was recorded in February 2020. From that time onwards, the number of cases was increasing, as a result of which it was deemed necessary to impose measures to limit the transmission of the virus in our country as well. From February 2020 restrictions and bans were imposed on events / gatherings and by March 2020 the whole country was quarantined. The last one lasted until May 4, 2020 and from then on the gradual lifting of the measures began (Iliopoulos, 2020).

From this time onwards the economic effects of the pandemic became particularly evident in Greece. Jobs were restructured, wages were affected and many companies failed to reopen (Sheth, 2020). Consumer spending has been reshaped, in turn containing a kind of fear of transmitting the virus and uncertainty about both the future of work and meeting basic needs (Ludvigson, 2004; Anastasiadou et al., 2020; Siddiquei & Khan, 2020; Zwanka & Buff, 2020).

Employers and employees, especially those in the catering industry, have been called upon to work and serve in unprecedented health, social and political living and trading conditions (Mehta et al., 2020). The fast focus took over the reins of serving the basic daily needs. At the same time, the future operation of the stores in this sector is in question. A significant effort is made to best meet the needs of consumers (Lupia et al., 2020) on which the future operation of stores directly depends (Czurylo, 2021).

The Covid-19 pandemic has deeply affected business operations and consumer behavior. This huge impact of Covid-19 on consumers and their satisfaction has received relatively little scholarly attention (Brandtner et al., 2021). Research surveys and various reports depict that the pandemic has created a huge tendency towards e-commerce that had never been found before this unprecedented crisis. Despite a global increase in online purchases since the start of the pandemic, uncertainty around the drivers of online purchasing behavior and, also, around the level of satisfaction of the consumers remains. Research, for sure, is needed in order to understand how online consumption has evolved throughout the pandemic and from the consumers' satisfaction levels during the pandemic to extract information for the potential role of E-Commerce in a post-Covid-19 world. This research study of mine will be an effort towards bridging this gap in the literature by exploring the level of customer satisfaction and how it has evolved before, during, and after the Covid-19 lockdown, which will, also, provide crucial information on how well the various businesses adapted to the situation caused by Covid-19.



## **Customer Satisfaction literature review**

In all business activities worldwide, the concept of satisfaction is an integral part of every business between consumers and consumers. With the satisfaction that customers feel, business products are differentiated, and strong links are created between the two parties (Deng, et.al., 2009).

In an environment that constantly changes and where the needs and expectations of customers change and they tend to demand products and services with high standards, companies are mostly unable to offer this to them. The philosophy of customer satisfaction is based (Mwirumubi, 2021):

- in consumer identification (consequently in careful market segmentation),
- in defining their needs and expectations (the needs and expectations of the specific market segment) and finally
- in measuring their perceptions. Knowing the needs of consumers is particularly important as it is the goal of businesses to meet these needs. This makes it easier to speed up the process of providing the ideal products and services to consumers.

From the point of view of the academic literature, a number of definitions of customer satisfaction emerge. Some of these definitions are:

- Each customer's reaction to what they really feel from a market, but also to what extent they feel it is defined as customer satisfaction (Kim, et.al., 2004).
- The brief analysis of the short-term consumption by the customer for a service offered, in relation to the analysis of past offers and the expected return after consumption (Suh & Yi, 2006).
- Customer satisfaction is defined as the evaluation of the combination of customer expectations and actual performance after consuming the product (Oliver, 1999).

- Satisfaction is defined as the way in which each customer evaluates the performance of the products and services available for consumption (Gustafsson, Johnson & Roos, 2005).

Satisfaction of a customer depends on the one hand on the satisfaction he can feel from the various available products or services he derives from the market and on the other hand from his own knowledge to distinguish exactly which products or services are most suitable to their own desires and needs (MaminiainaAimee, 2019). In this way we understand the difference that exists in the concept of customer satisfaction. Satisfaction is therefore presented as a deeply emotional concept, which can end up as effective satisfaction for the customer and this can be seen through the examination of the following cases (Hill & Brierley, 2019).

The first case concerns the products or services available for a consumer need. They should be considered in terms of how acceptable they are on the part of the customer for their satisfaction, but also if they are not really acceptable, whether they are tolerable for him. This is how it is understood that one can not always satisfy one's needs as a whole, but can partially satisfy a part of them (Johnson & Gustafsson, 2000).

Another case is what is contained in the products that anyone prefers to meet their needs. So we are talking about the content of the services and how much it is really worth in terms of better satisfaction of needs. Based on this, if the content is satisfactory, then the customer who enjoys the product or service, feels feelings of euphoria and well-being so that in many cases these pleasures add elements of rejuvenation to his daily life (Liu, 2008).

Anderson and Fornell (2000) note that customer satisfaction with their products or services can be measured in three ways. The first way focuses on the emotions of the customers. It is the main way, and this is because it contains the quality characteristics of the consumers. The second way focuses on consumers' expectations for the products they will buy, but not for the products themselves, but to the extent that they will best ensure that their needs are met by consuming the

products. This method essentially refers to the pre-consumption state. Finally, the third way refers to the comparison of the first two with the ideal way in each case. That is, it balances the desired situation that would interest each customer, with the present, which is what really happens in real time. So, on the one hand we have the first two ways, which are measurable for the customer himself, so that he can perceive them, understand them, and apply them. On the other hand, there is the ideal situation, which cannot be seen in the eyes of the customer because it does not exist as a case. So, since the consumer cannot compare it with an older situation, he cannot easily express it (Gustafsson,et.al.,2005).

By more modern definitions, satisfaction is more of an emotional response than a cognitive one. The emotional nature of satisfaction lies in the emotional reactions of consumers in order to describe their satisfaction with the use of a product or service (Paul, Sankaranarayanan & Mekoth, 2016).

By concept, a loyal customer is the one who tends to constantly choose a certain product or service in order to satisfy a need and doesn't purchase other products or services. A loyal customer, in the long run, is he who leads a business to success. The companies that have as their primary goal the loyalty of their customers, always adapt their offers, in order to meet their changing needs and desires (Raza et al., 2020; Zhou et al., 2018).

Creating customer loyalty for a business is more important than short-term revenue maximization (Hayes, 2008). So, customer satisfaction is strongly related to their retention, as satisfaction is the most important factor of customer loyalty (Kristensen et al., 2000; Westlund et al., 2001).

It is widely accepted that customer satisfaction mostly hangs on the quality offered by the product or service (Levesque & McDougall, 1996). For this reason, customer satisfaction research is strongly associated with quality measurement (Hayes, 2008).

Parasuraman et al. (1985), found in their research that, when the perceived quality of services is high, then that leads to increased customer satisfaction. However,

there are many who disagree and state that customer satisfaction is only based on the level of quality of services provided by the service providers (Saravanan & Rao, 2007).

In recent years, special prominence has been set, both by organizations and from the literature, on the quality of products and services and on customer satisfaction regarding them. Businesses that provide superior quality of service have more satisfied customers (Gilbert et al., 2004). Kumar et al. (2009), declare that high quality of services generate high customer satisfaction and, thus, increases customer loyalty.

According to studies conducted by Coldwell (2001) and Zairi (2000) showed that:

- A completely satisfied customer contributes 2.6 times more revenue than an approximately satisfied and 17 times more than an approximately dissatisfied customer
- A completely dissatisfied customer reduces revenue by 1.8 times compared to the contribution of a completely satisfied customer
- A satisfied customer shares his positive experience with 5-6 people, while a dissatisfied customer with 10 or more
- It costs 25 times more to attract a customer than to retain an existing one
- Dissatisfied customers stop buying, complain to the company or elsewhere, return the product and speak negatively about it.

In conclusion, is it evident without a doubt, that one of the biggest challenges in today's service industries is customer satisfaction. Quality of service and customer satisfaction are more and more recognized as crucial factors in order to create competitive advantage and customer loyalty.

## **Online Customer Satisfaction literature review**

The Internet is undoubtedly one of the most important developments in the field of information and communication technology (ICTs). The rapid spread of the World Wide Web offers an alternative and highly effective communication channel that presents potentially unlimited opportunities for consumers and businesses. This is due to the characteristics of the Internet that distinguish it from previous technologies: global reach, ease of access and use, the ability to transfer large amounts of information, flexibility, cost-effectiveness, and increased interactivity (Doherty & Ellis-Chadwick, 2010). Indeed, the internet today has drastically changed the way businesses operate by promoting e-business globally (Buhalis & Deimezi, 2003).

E-commerce is generally about doing business online. In no case, however, is it limited to this. It involves a wide variety of commercial activities before and after the sale as well as support actions (Applegate et al., 1996). Applegate et al. (1996) distinguish three areas of application of e-commerce: Business to consumer (B2C) trade, where consumers are informed about products and services which they can then buy online, business to consumer (business to business or B2B) commerce, where the internet is used to conduct fast, economical and reliable transactions between companies and finally, intra-company where the use of electronic networks allows the most efficient dissemination of information (customers and competitors) within the company in order to complete business activities within the company and greater customer satisfaction.

This dissertation focuses on e-business to consumer commerce. The online B2C market is an attractive choice for both businesses and consumers. On the one hand, businesses that make effective use of the Internet have the potential to strengthen their competitive market position (Doherty & Ellis-Chadwick, 2009). In particular, these companies have the potential to expand target markets, improve communication and customer relationships by offering more personalized market proposals, expand product lines and increase their profitability (Srinivasan et al., 2002). On the other hand, consumers are accessing the Internet through a global marketplace with a huge variety of products and services from companies around the world that they probably

would not have access to through other means. The information provided by the companies' websites allows for easy comparison of prices and alternatives, which saves consumers the money and time required to search for information and make purchasing decisions (Park & Kim, 2003). As a result, B2C e-commerce is booming worldwide as more and more consumers use the internet for their purchases (Kardaras & Papathanassiou, 2000).

In the modern age of technological development and scientific progress, consumer attitudes and trends are influenced by new and numerous means of purchasing, e.g. websites, social media etc. It is the phenomenon of globalization and the overuse of the internet that pushes companies of all kinds, and especially fast fashion companies, to adapt and adopt new means to ensure their existence and success. Modern consumers are more informed and demanding than ever. They do market research using all the means at their disposal, claiming and demanding the best at the best price, quality and at the best time (Singh, 2016).

It is worth noting that the recent case of the COVID-19 pandemic has completely affected the way of buying, the behavior of consumers as well as the very attitude and organization of companies. The crackdown on physical stores has opened new doors for e-commerce and pushed almost all companies and consumers, first and foremost, to trust e-commerce more and to know it better. Therefore, it is more relevant than ever to study consumer behavior towards traditional and e-commerce as data has changed and is changing daily (Elrhim & Elsayed, 2020).

In the past the internet may have seemed like a threat to physical stores, as something unknown and difficult, but now it is clear that one complements the other and only using both means are the right purchases made for both consumers and for the companies themselves. The whole market experience begins and ends long before entering and leaving the physical store (Gajewska et al., 2019).

According to Lepkowska-White (2004), the imposing presence of e-commerce has led to the creation of three general types of consumers related to their buying behavior and they are: 1. online shoppers at regular intervals, 2. online browsers, ie those who mainly use the internet to find information but prefer to trade in physical

stores and 3. those who always choose to shop from physical stores ("offline shoppers") and do not use the help of websites or just to find information. Therefore, we are now talking about three or more types of consumers and not just those consumers who prefer to shop in physical stores. This is because the means of shopping is no longer one but two, traditional and e-commerce.

The literature so far deals mainly with the motivations that consumers have when they do their shopping in stores as well as the phenomenon of the accumulation of many codes in consumer baskets when they make their purchases in physical fast fashion stores. In addition, the piece of consumables, scarcity and rarity is one of the key features of fast fashion companies that employ consumers. The price and the tendency of consumers to make spontaneous and impulsive purchases are still some characteristics of these companies. However, existing studies and research focus mainly on these features in relation to traditional commerce and much less in relation to e-commerce (Babenko et al., 2019).

According to Scarpi, Pizzi and Visentin (2014) it seems that the existing literature highlights the big question, whether e-commerce leads more to market-oriented, ie the purchase of one or more specific products through market research, comparison price and time savings, or if it leads more to markets that aim at the pleasure and fun of the moment through the design, aesthetics and features of the website. There is an impression that e-commerce is more about functional markets that are more oriented. Some possible reasons for this impression are the time savings offered by e-commerce as well as the possibility for immediate and fast market research (Wolfenbarger & Gilly, 2001). In fact, research by Wolfenbarger and Gilly (2001) shows that consumers who prefer targeted shopping usually choose to shop online for the following reasons: convenience and accessibility, multiple options, instant information availability, price comparison, the ease of use of the website depending on its design, the personalization it offers, as well as the lack of sociability.

In particular, the availability of websites 24 hours a day, 7 days a week, combined with the lack of traffic to the store, greatly facilitates shopping from anywhere and at any time of the day (Laudon & Traver, 2020). According to

Schoenbackler and Gordon (2002), e-commerce enables consumers to shop without the pressure of time, space and distance. In terms of price comparison and cross-checking, e-commerce provides consumers with multiple sources of information, achieving the objectivity, accessibility, flexibility and market certainty they want to make (Riquelme & Roman, 2013). For social reasons, e-commerce is more acceptable for direct and targeted markets in the sense that the consumer has the freedom and control and is not pressured by a seller, friends and acquaintances or even by unknown consumers to choose and complete its markets (Gilly & Wolfinbarger, 2000).

On the other hand, there are studies like Blazquez (2014) that show that e-commerce can be just as motivating for fun and entertainment. According to Blazquez (2014) one of the strongest elements of physical stores, in terms of provoking pleasure and entertainment for the customer, is its atmosphere and atmosphere. Now with the development of technology and e-commerce it seems to cultivate a similar climate and atmosphere similar to that of physical stores. The atmosphere has a direct influence on the psychology but also the behavior of the customer, e.g. increases his desire for more purchases, as well as his pleasure, as a result of which he expresses it to others. Especially in the field of fashion, all the elements that activate the senses are very important as customers are almost always looking for a kind of entertainment when they do their shopping (Blazquez, 2014).

In modern times, technology has managed to fill the gaps that exist between the experience offered by purchases within physical stores and those made electronically. According to Blazquez (2014) this is achieved through the creation of a pleasant atmosphere of the website as well as through the interaction it offers. More specifically, such examples of interaction are the ability to enlarge images, 3D displays and even augmented reality through digital labs and personalization through the storage of favorites, etc. (Blazquez, 2014). Therefore, it seems that the consumer begins to accept and integrate online shopping in their daily lives, not only having functional incentives but also incentives for pleasure.

In addition, according to Scarpi, Pizzi and Visentin (2014), price can be a very important element for shoppers with the motivation of pleasure as it offers values



such as prestige but and for those consumers who enjoy market research and finding the best deals it brings great pleasure and satisfaction. Having mentioned the price element that seems to influence to some extent whether the nature of e-shopping has useful or motivational incentives, we conclude that when the consumer is shopping for pleasure he prefers to spend more time online doing market research. and chasing offers, something that the shopper seems to do out of necessity, as he aims to find the lowest possible price for the product he wants (Scarpi, Pizzi & Visentin, 2014). As in the first case, in the second case, the preference for e-shopping is due to the fact that the internet offers the possibility for fast, easy and direct price comparison.

Another powerful element of the internet, which enhances the fun experience of e-shopping, is that it offers two-way communication, two-way communication, more interactive (Palese & Usai, 2018), and interpersonal where the consumer interacts with others both to receive information and for pleasure (Chi Lin, 2003). This achieves a positive e-WOM and further enhances consumers' image and confidence in e-commerce (Yoo, Sanders & Moon, 2013).

In summary, the advantages of e-commerce that affect customer satisfaction are (Kacen, Hess & Kevin Chiang, 2013; Laudon & Traver, 2020; Rahman et al., 2018; Jiang, Yang, Jun, 2013):

- Services available 24 hours a day: Unlike public, physical stores, electronics are available every day and at any time of the day.
- Global market: With online shopping it is possible to buy products from anywhere in the world. This means that you can order products that are not available in your country of residence.
- Large number of stocks: In online stores there is usually a larger number of stocks than in physical stores. This is because stocks do not need to be stored in stores, but can also be stored in central warehouses.
- Detailed information about the product: The websites present the information about each product in detail, and photos of them are also available. In addition, many online stores offer the possibility of direct communication of the

consumer with the manufacturer or an employee, by sending messages via chat.

- Quick and easy shopping: Online shopping provides the advantage of easy home shopping, without wasting any time.
- Distribution in big cities and provinces: Equal possibility of sending products both in big cities and on islands and provinces.
- Possibility of returning a defective product: The majority of online stores include on their website the "Return Policy", which lists the buyer's rights regarding product returns for the specific online store. In general, the law gives the right to return products that were either defective or did not match their description

On the contrary, the disadvantages of e-commerce that negatively affect customer satisfaction are (Dhanapal, Vashu & Subramaniam, 2015; Soopramanien, 2010; Laudon & Traver, 2020):

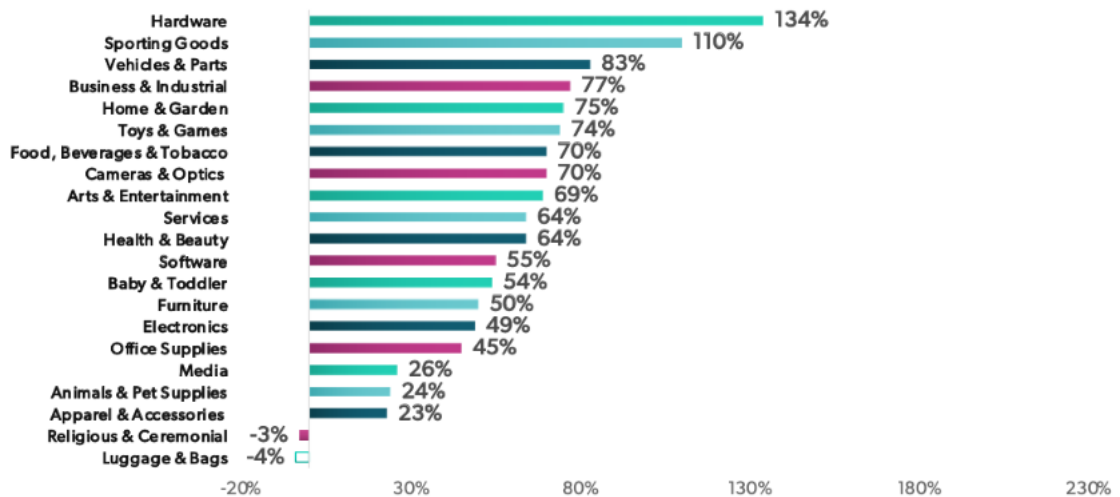
- Risk of interception of banking data: There are always websites on the internet that are not trustworthy and can steal the credit card information of the consumer.
- Increased uncertainty: The consumer may not always know if the website he intends to buy from is trusted and secure.
- Return of defective goods: Although the law supports the right to return defective products, the consumer should be informed of the "Return Policy" of the store before proceeding with the payment process.
- Consumer protection: Each country may have its own consumer protection laws, of which the buyer must be aware before making online purchases from an overseas store.
- Lack of personal contact: Lack of personal contact between both seller and buyer and the consumer with the product before purchase.

## Customer Satisfaction during the pandemic

It is a fact that the crisis caused by the coronavirus is an unprecedented event for people in all countries. In these new circumstances and the new data that have been created, e-commerce has undergone a series of changes, which are mainly due to the behavior of the consumer public.

### Changes in product choices during a pandemic

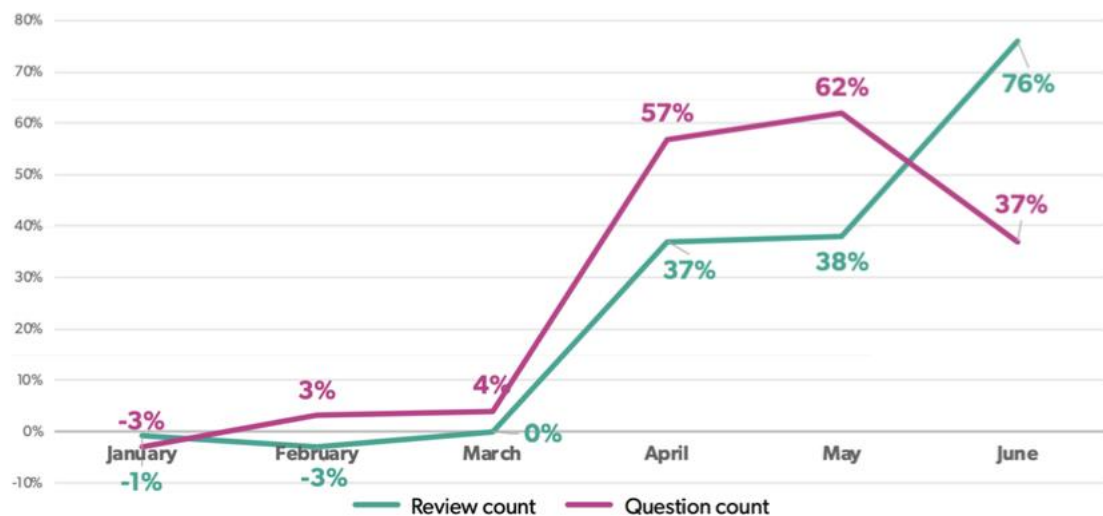
As can be seen from the Figure 1, at the beginning of the pandemic, shoppers focused on buying products that were useful for protection against the virus, such as masks and antiseptics. Also, products related to sports have increased significantly, as many were those who wanted to get the necessary equipment at home, as gyms are now closed for most of the crisis that has erupted. In addition, products such as food have also risen significantly. The same thing happened with the toys which showed a significant increase as they were used to entertain the children during the quarantine and to stay at home.



**Figure 1.** Annual increase in the number of orders per category worldwide (Source: Hottenroth, 2020)

## Criticism has increased in online stores

Buyers are likely to call everyone who looks appropriate, if there are only a few. For example, shoppers have finally come to the rule of choosing their products digitally instead of in person. However, a feature of consumers who turn to e-commerce is that they have become more demanding and more and more people are resorting to criticism. As can be seen from the Figure 2 above, we observe that the number of people who made some criticism in June increased to 76% compared to 38% in May. On the contrary, as far as the questions asked by the consumer public are concerned, we would say that they have decreased as from 62% in May they reached 37% in June. However, it is worth noting that consumer reviews in January and February were low and in particular negative, with percentages of -1% and -3% respectively. However, since March there has been a significant increase in criticism, which is in line with the coronavirus outbreak and the rise of e-commerce.



**Figure 2.** Monthly customer reviews and questions (Source: Hottenroth, 2020)

However, a feature of consumers who turn to e-commerce is that they have become more demanding and more and more people are resorting to criticism. As can be seen from the graph above, we observe that the number of people who made some criticism in June increased to 76% compared to 38% in May. On the contrary, as far as the questions asked by the consumer public are concerned, we would say that they

have decreased as from 62% in May they reached 37% in June. However, it is worth noting that consumer reviews in January and February were low and in particular negative, with percentages of -1% and -3% respectively. However, since March there has been a significant increase in criticism, which is in line with the coronavirus outbreak and the rise of e-commerce.

### **Visual product identification**

A major challenge for proper product category data collection is the huge inconsistency in product naming and categorization among retailers. The same product may have different names from one seller to another. To overcome this problem, many companies had to adapt to the new data and thus adopted visual recognition through artificial intelligence, to match a product to its legal and standard category based on product images. A large number of products are intelligently categorized by this algorithm (Gao et al., 2020).

From the start of the pandemic, a very large percentage of consumers have changed their daily behavior with most of them trying to mainly satisfy their most basic needs (Siddiquei & Khan, 2020). A study conducted in April 2020 found that the COVID-19 pandemic has reshaped consumer behavior and traits while creating new trends (EY, 2020). We focus on our study, mainly, on the effect of the pandemic on Greece and Greek consumers.

Based on the results from the study, the consequences of the pandemic seem to worry Greeks more than consumers in other countries, with their concerns focusing mostly on its impact on the Greek economy (77%) and society (66%), as well as the ability to enjoy freely their lives (71%), followed by the effects on personal financial situation (56%) and family health (53%) (EY, 2020). Given the prevailing concern about the impact of the pandemic on the economy, Greeks say they now spend less (60%) and buy only what they need (43%), while the price of goods and services has become by far the most important market criterion (67. %). This trend is not expected to change in the near future, as price will remain, by far, the most important criterion for markets for the next three years (79%). For the majority of products, Greeks will continue to spend in the future the same as during the pandemic period, while, in

cases where costs may change, as a rule they will decrease (EY, 2020). The pandemic has also changed the way consumers deal with and choose brands. Two out of five (41%) have changed the brands they buy, either to reduce costs (23%), or to support the local economy, local businesses or neighborhood stores (23%), or have focused on private label products (15%) (EY, 2020).

Finally, it is worth mentioning the fact that, after the pandemic, it is projected that «consumer needs, priorities, habits and choices will be reshaped by focusing on both social and ecological awareness issues including more local products and avoiding focusing on and wanting specific expensive brands» (Mehta et al., 2020).

The beginning of the health crisis in Greece, in February 2020, was the beginning of another period of time where consumer behavior received particular socio-economic pressures that lead to the necessary restructuring (IELKA, 2020). More specifically, the frequency of food purchases decreased, especially from fishmongers and public markets. A decrease, of course of a smaller level, was also observed in the frequency of buying food from bakeries, bakeries, greengrocers and supermarkets. (IELKA, 2020).

Of particular importance is the fact that systematic online shopping has increased (Gounopoulos et al., 2020) as a small portion of Greek consumers now prefer distance shopping, especially in terms of food markets (Anastasiadou et al., 2020). This is due to the fact that the criteria for selecting and purchasing products / services have changed compared to the pre-COVID-19 era. Markets are more focused on the health and safety that consumers perceive and feel during their purchases as they fear the spread of the virus. They are also more interested in the total amount of money they are going to spend (IELKA, 2020) as incomes have been significantly affected (IOBE, 2020; ELSTAT, 2020).

Also, since the onset of the coronavirus, changes have been observed in the eating habits of consumers. In particular, compared to 2019, the market and home distribution of products from the coffee-catering sector decreased. Greek consumers now cook more at home, make homemade sweets, pies, skewers, pizzas, etc. and prefer to make coffee at home much more often compared to 2019 (IELKA, 2020).

Concluding, taking into account the overall impact of the pandemic on consumer behavior and consequently on their satisfaction and, as far as the literature and all the research studies that have been conducted so far go, it is evident that consumers' purchasing behavior has gone through radical changes, with consumers on one hand buying mostly basic necessities (food, medicine, etc.) and on the other hand buying useful items for their home (electronic devices etc.) and for their entertainment (toys, board games etc.) The pandemic had a huge impact on the way that the customers choose to purchase the products they need (online or in stores) and we proceed with our research study so to evaluate customer satisfaction during the pandemic by focusing on the Greek market and Greek consumers.





## **Methodology**

### **Aims of the research and research questions**

The present research investigates the Greek costumers' satisfaction during the pandemic of COVID-19, but also the ways that the pandemic affected their purchasing behavior. According to that goal, the following research questions will be analyzed:

- The pandemic affected the frequency in which the participants visited stores to buy products and the frequency in which they shopped online?
- The pandemic affected the extent in which the participants buy certain types of products?
- The pandemic affected the participants' satisfaction as for the store and online store services?

### **Sample**

The sample is consisted of a total of 100 Greek costumers, most of whom are females from 18 to 30 years old. Also, the majority of the participants are either unmarried or married and at the same time they have a bachelor degree or a master. Furthermore, the biggest part of the sample has a monthly income from 1001€ up to 1500€.

### **Research tool**

A questionnaire was used to achieve the goals of the research, which contains 4 chapters. The first chapter is consisted of 5 close-ended questions referring to the participants' gender, age, marital status, educational level and monthly income. The second chapter analyzes the consumers' behavior before the pandemic and more specifically, the frequency in which they visited stores to shop or shopped online, the products they purchased and their satisfaction with the services they received. It contains a total of 3 Likert types questions with 8, 9 and 8 subquestions and 2 close-ended questions. The third chapter analyzes the participants' purchasing behavior during the pandemic, through 7 close-ended questions and 3 Likert type questions with 8, 9 and 8 subquestions. Analytically, the third chapter focuses on the

participants' opinion about their purchasing behavior changing because of the pandemic, the frequency in which they shop via shops and online and how satisfied they are with the services they receive. The fourth and last chapter contains 4 close-ended questions and investigates the consumers' behavior after the pandemic and how it affected their consumption habits.

### **Data collection**

The questionnaire was distributed online, via the internet using a proper Google form, both in Greek and in English. The Google form contained all the questions of the questionnaire, but also an introductory note that informed the participants about the goals and aims of the research. Also, it informed the participants about the needed time of completion, that their participation is voluntarily and that their identity will remain anonymous. The file was uploaded in social media groups related to the subject of the research.

### **Data analysis**

To analyze the gathered data, the world wide known statistical package SPSS v.25 was used. In the descriptive statistics to analyze all the questions, frequencies, percentages, means and standard deviations were calculated. Also, to reply to the research questions the parametric paired samples t-test was chosen. All of the above are presented through proper tables and graphs.

### **Discussion and analysis of the results of the survey**

#### *Descriptive statistics*

The following research focuses on the Greek costumers' satisfaction during the pandemic of COVID-19 and the ways that the pandemic affected their purchasing behavior. To achieve this goal, a questionnaire was used that contains 4 sections, the participants' demographic characteristics and their consuming behavior and their satisfaction from the services they received before, during and after the crisis of COVID-19.

## Demographic characteristics

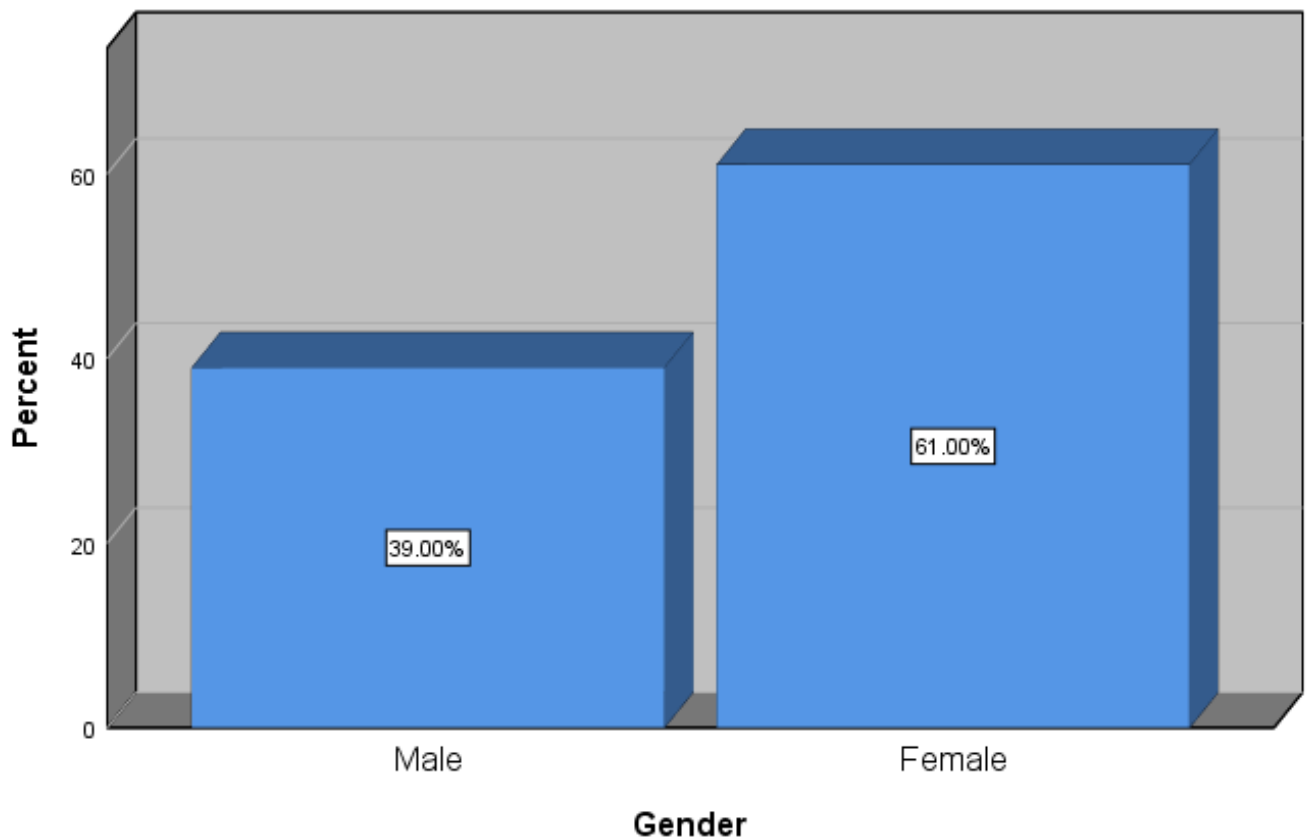
The first chapter of the descriptive statistics investigates the participants' demographic characteristics.

In Table 1 and Graph 1, the participants' gender is revealed. 61% of the sample is consisted of females, while 39% belongs to the male participants.

**Table 1: Gender**

		Frequency	Valid Percent	Cumulative Percent
Valid	Male	39	39.0	39.0
	Female	61	61.0	100.0
	Total	100	100.0	

**Graph 1: Gender**



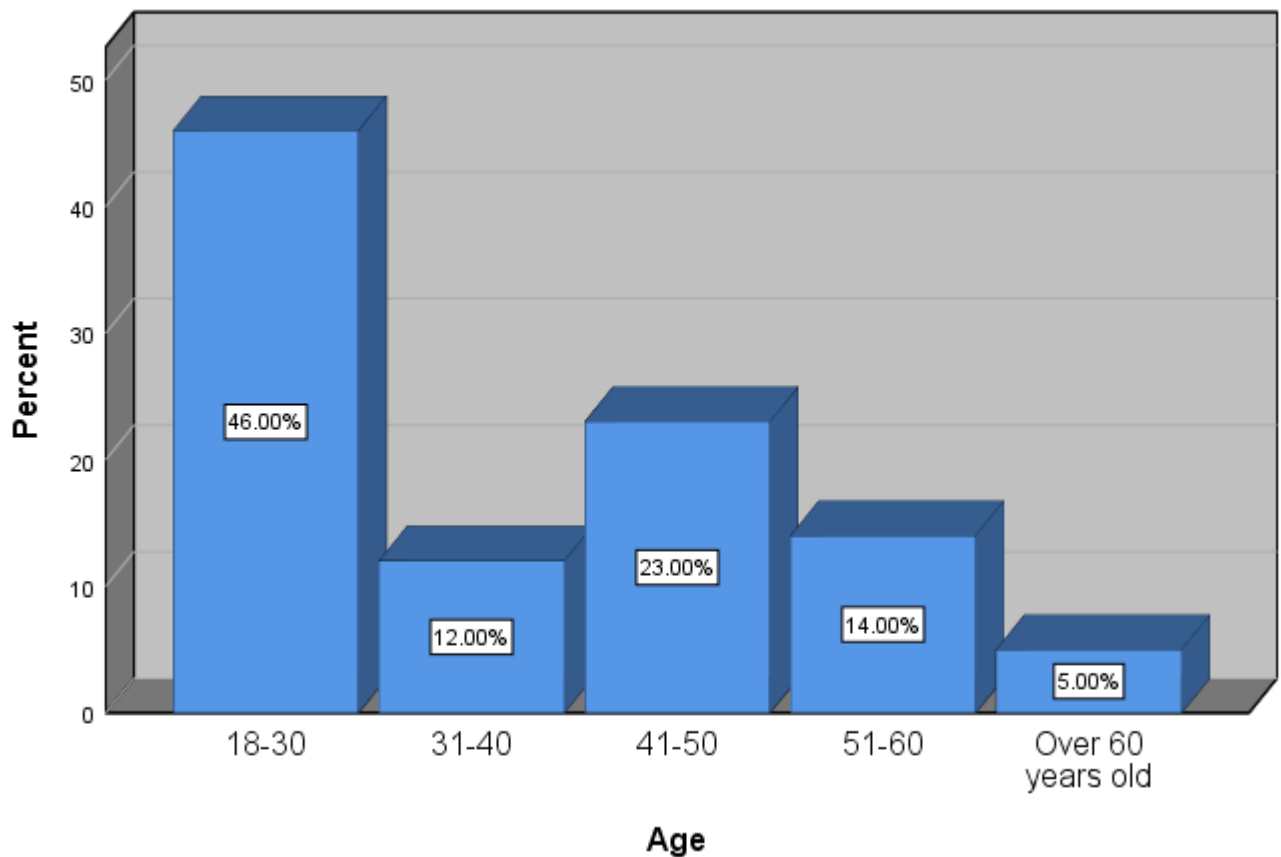
In Table 2 and Graph 2, the participants' age is presented. 46% of them are from 18 to 30 years old, 23% belongs to the ages from 41 to 50 years old and 14% reach the participants from 51 to 60 years old. Also, the participants who are from 31

to 40 years old reach 12% and the rest 5% belongs to the participants over 60 years old.

**Table 2: Age**

		Frequency	Valid Percent	Cumulative Percent
Valid	18-30	46	46.0	46.0
	31-40	12	12.0	58.0
	41-50	23	23.0	81.0
	51-60	14	14.0	95.0
	Over 60 years old	5	5.0	100.0
	Total	100	100.0	

**Graph 2: Age**

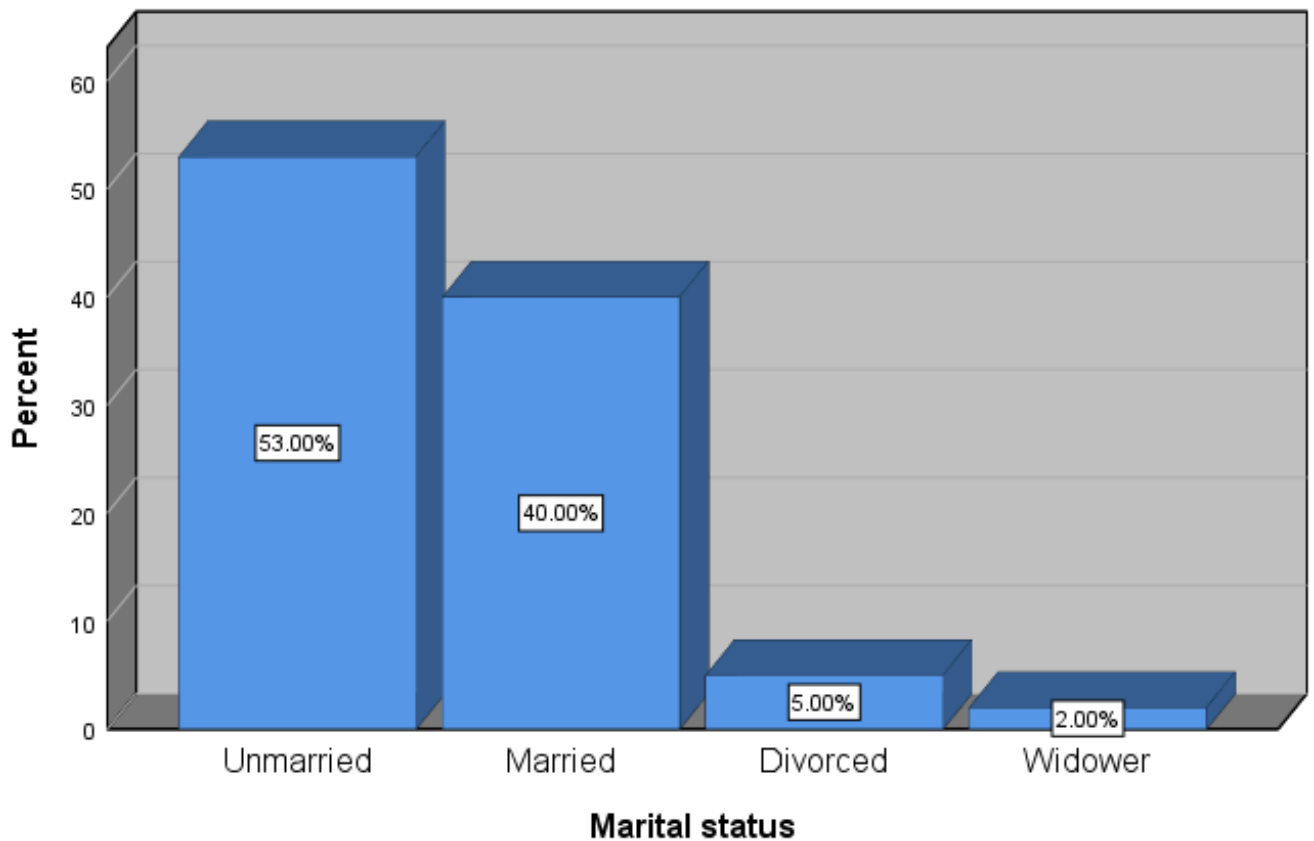


In the following Table 3 and Graph 3, it is revealed that 53% of the participants are unmarried, while 40% are married. As for the participants who are divorced or widowers, they occupy 5% and 2% respectively.

**Table 3: Marital status**

		Frequency	Valid Percent	Cumulative Percent
Valid	Unmarried	53	53.0	53.0
	Married	40	40.0	93.0
	Divorced	5	5.0	98.0
	Widower	2	2.0	100.0
	Total	100	100.0	

**Graph 3: Marital status**

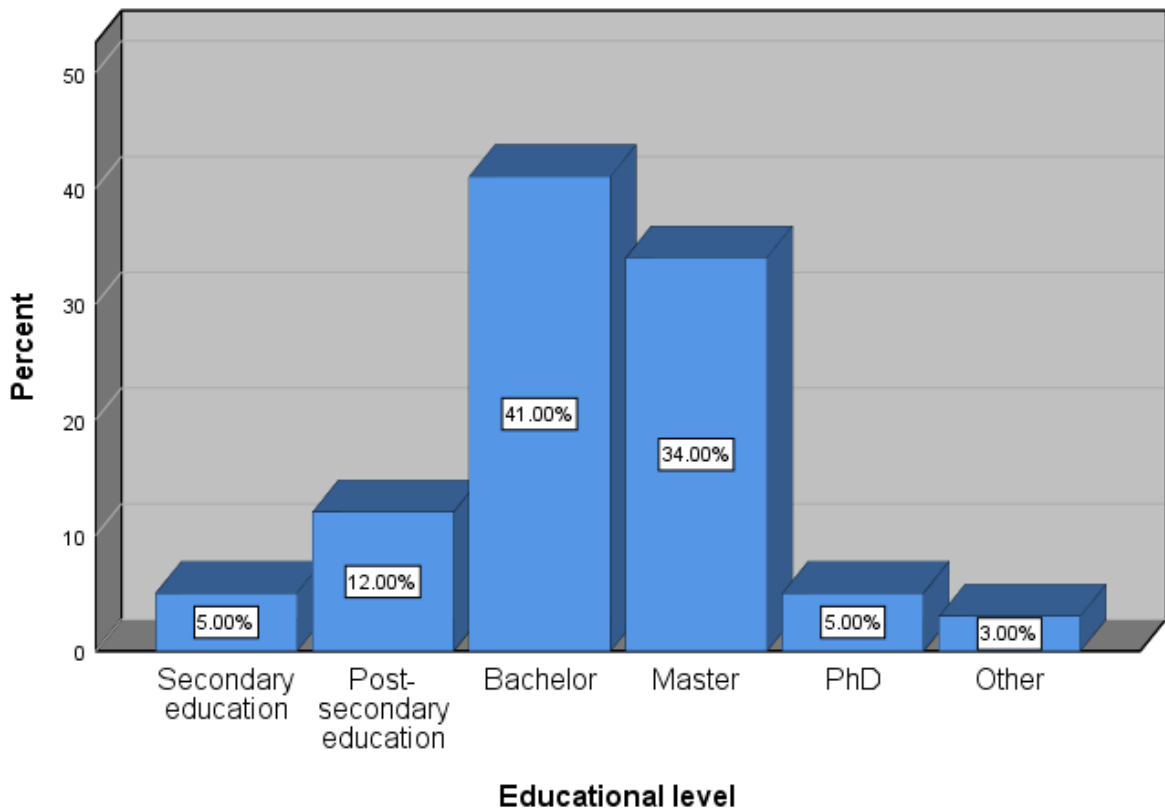


In Table 4 and Graph 4, the participants' educational level is analyzed. 41% of them have a bachelor degree, 34% have a master, while 12% have a post-secondary education. Also, the participants who have a secondary education or a PhD they both reach 5% and only 3% belongs to the reply "Other".

**Table 4: Educational level**

		Frequency	Valid Percent	Cumulative Percent
Valid	Secondary education	5	5.0	5.0
	Post-secondary education	12	12.0	17.0
	Bachelor	41	41.0	58.0
	Master	34	34.0	92.0
	PhD	5	5.0	97.0
	Other	3	3.0	100.0
	Total		100	100.0

**Graph 4: Educational level**

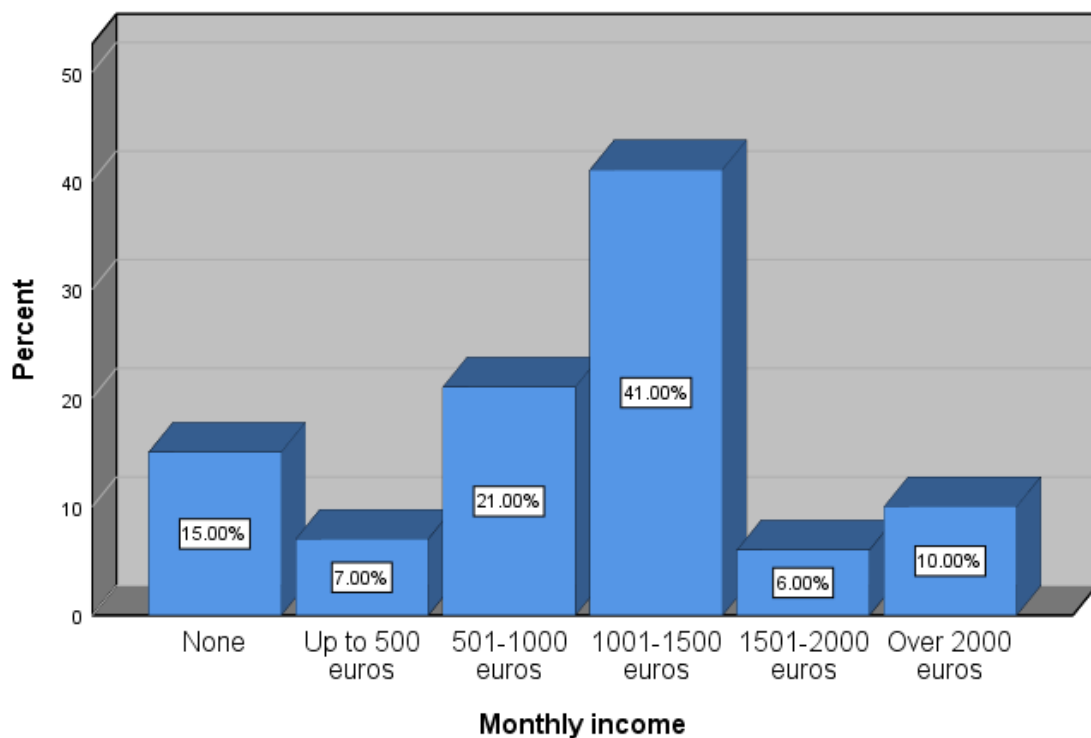


Continuing with the participants' monthly income, 41% have an income from 1001€ up to 1500€ and 21% make from 501€ up to 1000€ per month. The participants who do not have an income reach 15%, 10% belongs to the participants with over 2000€ as an income and 7% to the participants with up to 500€ of income per month. The rest 6% occupy the participants with 1501€ up to 2000€ as a monthly income. All of the above are presented in Table 5 and Graph 5.

**Table 5: Monthly income**

		Frequency	Valid Percent	Cumulative Percent
Valid	None	15	15.0	15.0
	Up to 500 euros	7	7.0	22.0
	501-1000 euros	21	21.0	43.0
	1001-1500 euros	41	41.0	84.0
	1501-2000 euros	6	6.0	90.0
	Over 2000 euros	10	10.0	100.0
	Total		100	100.0

**Graph 5: Monthly income**



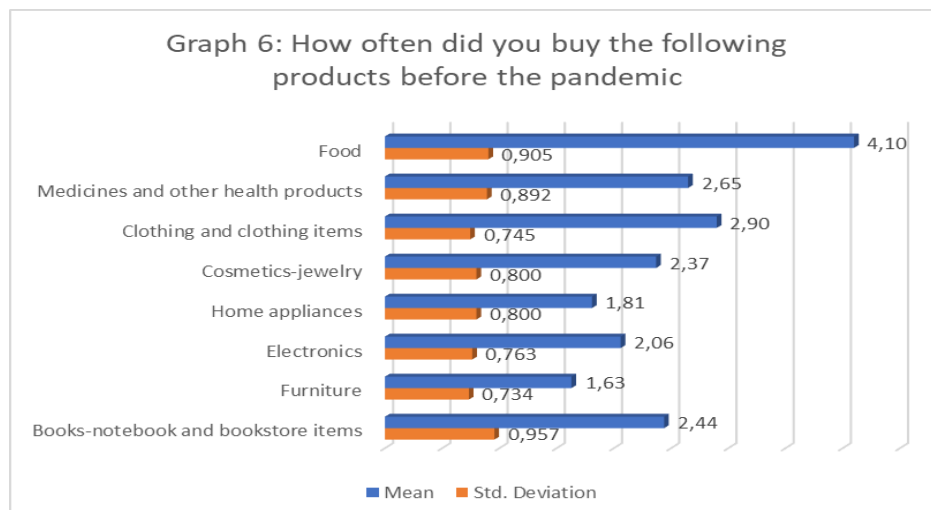
### **Consumer behavior before the pandemic**

The following chapter investigates the participants' purchasing behavior before the pandemic. It should be mentioned that all the Likert type questions accept values from 1 to 5 (1-Not at all, 2-A little, 3-Moderately, 4-Much, 5-Very much) and the higher the mean is, the more often the participants buy each type of product or more satisfied they are from each service they received.

In Table 6 and Graph 6, the frequency in which the participants buy the following types of products is analyzed. Quite much the participants bought food (4.10), while moderately they bought clothing and clothing items before the pandemic (2.90). Between the answers “A little” and “Moderately”, leaning to the second one, they place the frequency in which they were buying medicines and other health products (2.65). In the same scale, but leaning to the first one, they place the books (2.44) and cosmetics-jewelry (2.37), while they bought electronics (2.06) and home appliances (1.81) not so often. Lastly, between the answers “Not at all” and “A little”, leaning to the second one, they appear to be about buying furniture (1.63) before the pandemic.

**Table 6: How often did you buy the following products before the pandemic**

	Mean	Std. Deviation
Food	4.10	0.905
Medicines and other health products	2.65	0.892
Clothing and clothing items	2.90	0.745
Cosmetics-jewelry	2.37	0.800
Home appliances	1.81	0.800
Electronics	2.06	0.763
Furniture	1.63	0.734
Books-notebook and bookstore items	2.44	0.957



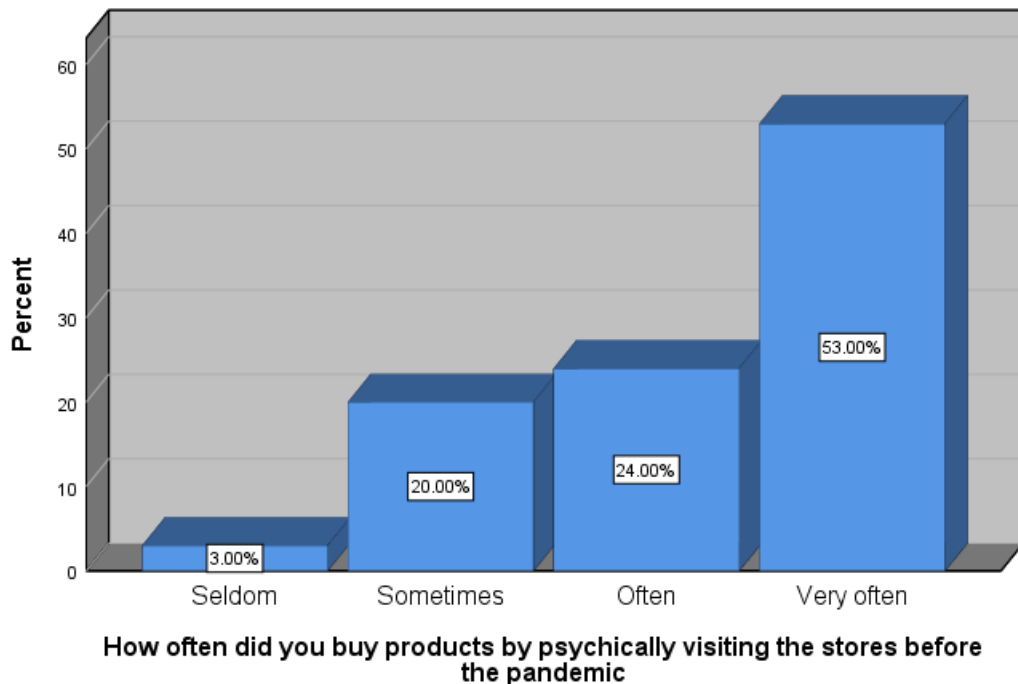


In Table 7 and Graph 7, it is revealed that 53% of the participants very often bought products by physically visiting the stores before the pandemic. 24% of them state that this happened often, 20% respond that they sometimes preferred to visit the shops and 3% seldom did so.

**Table 7: How often did you buy products by psychically visiting the stores before the pandemic**

		Frequency	Valid Percent	Cumulative Percent
Valid	Seldom	3	3.0	3.0
	Sometimes	20	20.0	23.0
	Often	24	24.0	47.0
	Very often	53	53.0	100.0
	Total	100	100.0	

**Graph 7: How often did you buy products by psychically visiting the stores before the pandemic**



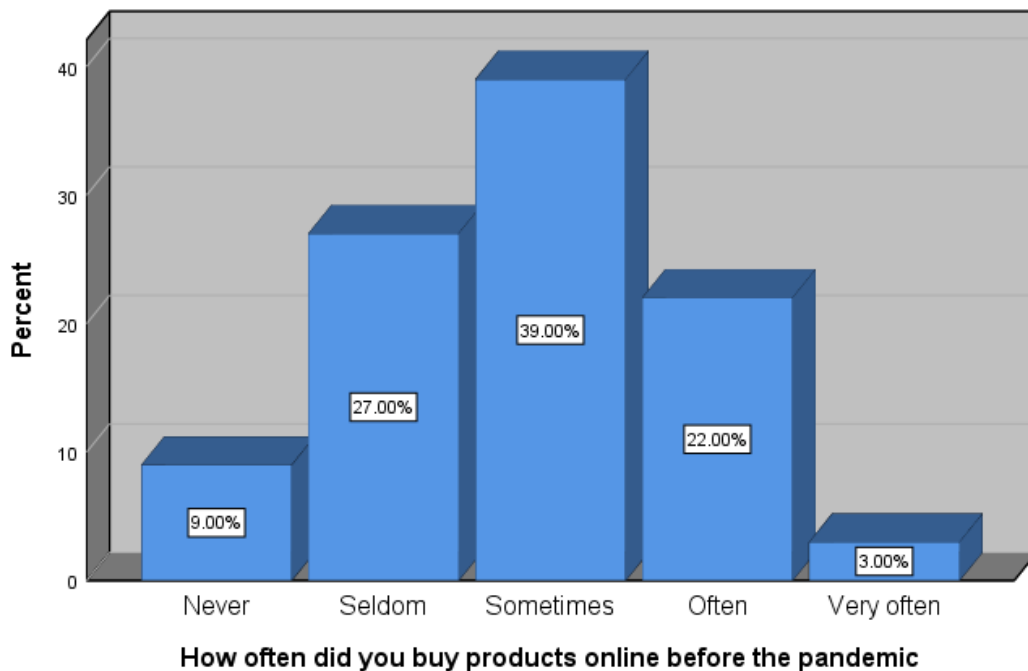
In Table 8 and Graph 8, the frequency in which the participants bought products online before the pandemic is analyzed. 39% of them support that they bought products via the internet sometimes, 27% support they seldom did so and 22%

that they often preferred shopping online. The participants who never purchased something online before the pandemic reach 9% and the rest 3% support that they very often preferred online shops.

**Table 8: How often did you buy products online before the pandemic**

		Frequency	Valid Percent	Cumulative Percent
Valid	Never	9	9.0	9.0
	Seldom	27	27.0	36.0
	Sometimes	39	39.0	75.0
	Often	22	22.0	97.0
	Very often	3	3.0	100.0
	Total	100	100.0	

**Graph 8: How often did you buy products online before the pandemic**

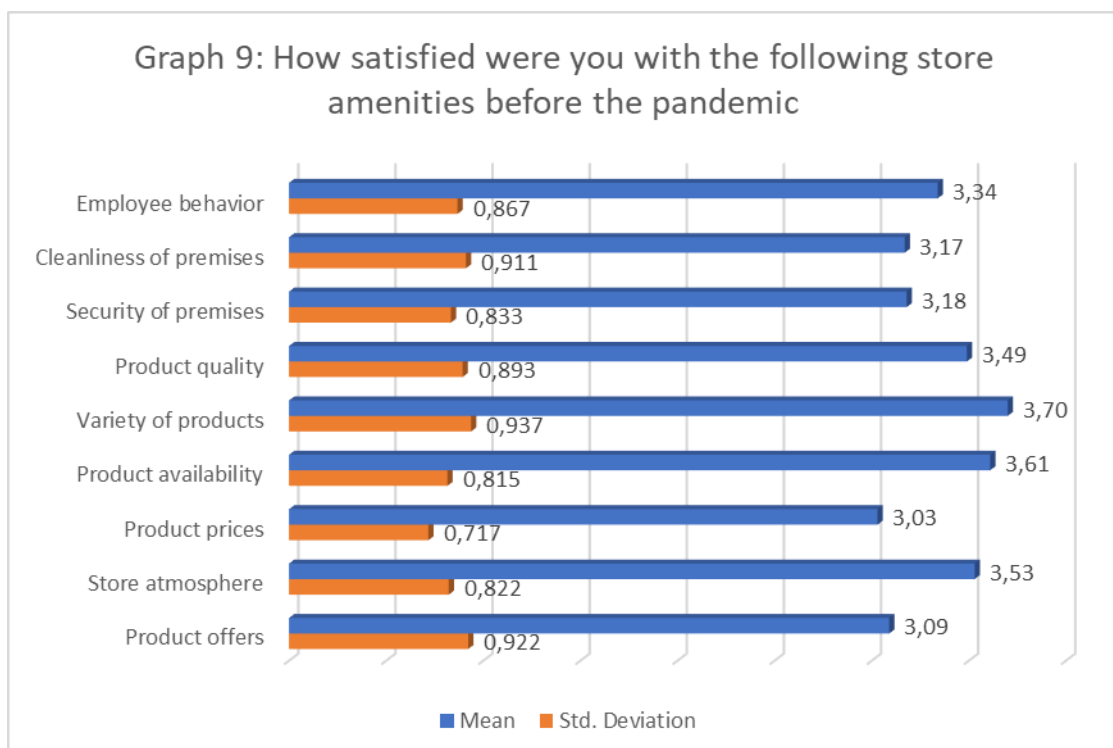


The following Table 9 and Graph 9, investigate the participants' satisfaction as for the store amenities they enjoyed before the pandemic. Between the answers "Moderately" and "Much", leaning to the second one, the participants appear to be about their satisfaction as for the variety of products (3.70), the product availability (3.61) and the store atmosphere (3.53). In the same scale, but leaning more to the

answer “Moderately”, the respondents place their satisfaction as for the product quality (3.49) and the employee behavior (3.34). Continuing, the participants are moderately satisfied as for the security of premises (3.18) of the shops before the pandemic, the cleanliness of the premises (3.17), the product offers (3.09) and the product prices (3.03).

**Table 9: How satisfied were you with the following store amenities before the pandemic**

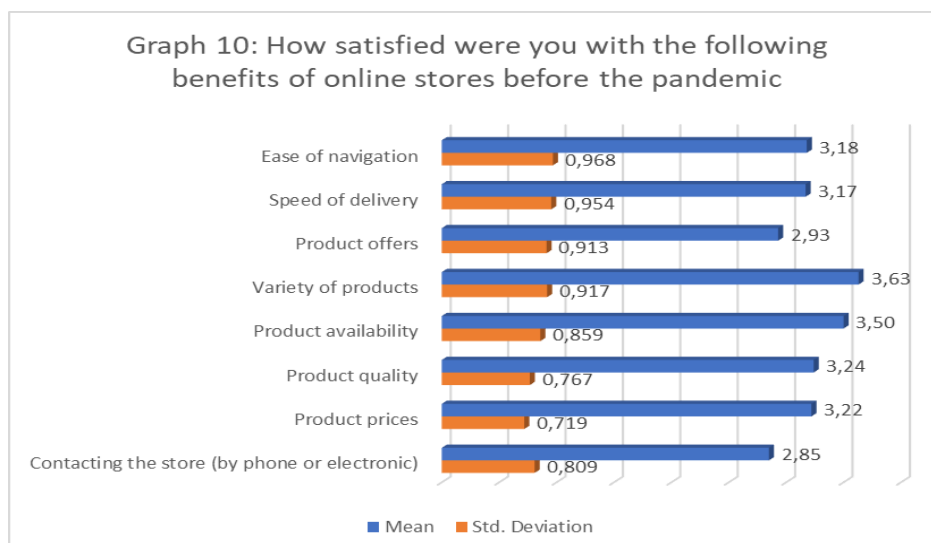
	Mean	Std. Deviation
Employee behavior	3.34	0.867
Cleanliness of premises	3.17	0.911
Security of premises	3.18	0.833
Product quality	3.49	0.893
Variety of products	3.70	0.937
Product availability	3.61	0.815
Product prices	3.03	0.717
Store atmosphere	3.53	0.822
Product offers	3.09	0.922



Through Table 10 and Graph 10, the participants' satisfaction as for the online stores is presented. Between the answers "Moderately" and "Much", leaning to the second one, the participants are placed about the variety of products (3.63) and the product availability (3.50) of the online stores before the pandemic. Also, moderately satisfied the consumers are from the online shops' product quality (3.24) and prices (3.22), from the ease navigation (3.18) and from the speed of the delivery (3.17). Furthermore, the participants are satisfied on a medium level from the online shops' product offers (2.93) and the contact they had with the store (2.85) before the pandemic.

**Table 10: How satisfied were you with the following benefits of online stores before the pandemic**

	Mean	Std. Deviation
Ease of navigation	3.18	0.968
Speed of delivery	3.17	0.954
Product offers	2.93	0.913
Variety of products	3.63	0.917
Product availability	3.50	0.859
Product quality	3.24	0.767
Product prices	3.22	0.719
Contacting the store (by phone or electronic)	2.85	0.809



### Consumer behavior during the pandemic

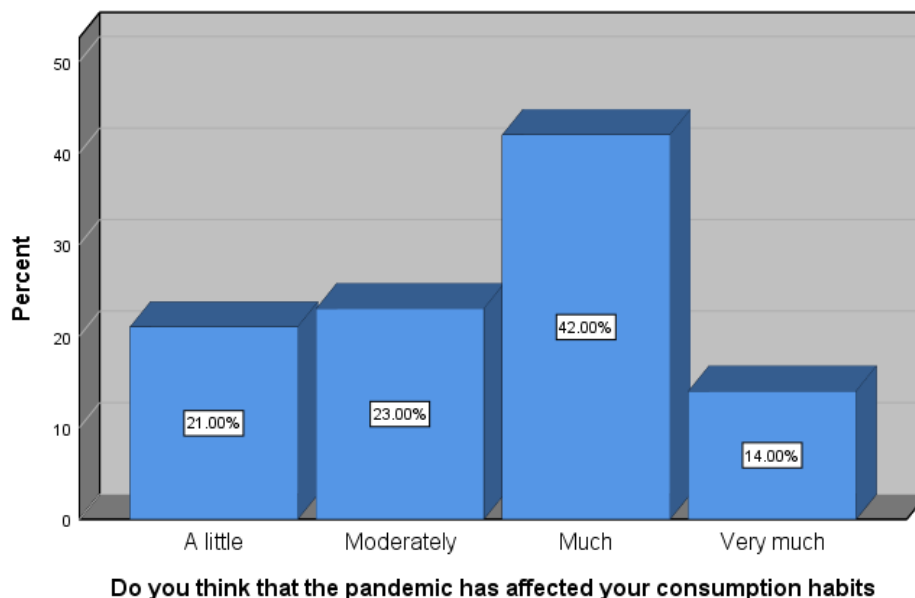
The third chapter of the descriptive statistics, focuses on the consumers' behavior during the pandemic of COVID-19. Once again it should be mentioned that all the Likert type questions of the chapter, accept values from 1 to 5 (1-Not at all, 2-A little, 3-Moderately, 4-Much, 5-Very much) and the higher the mean is, the more the consumers agree that they were buying each type of product and the more satisfied they are from the services they received.

In Table 11 and Graph 11, it is analyzed whether the pandemic affected the participants' consumption habits, according to their opinion. 42% of the participants support that their consumption habits were much affected, 23% that they moderately got affected and the 21% that they got affected a little. As for the participants that state that their consumption habits got affected very much by the pandemic, reach 14%.

**Table 11: Do you think that the pandemic has affected your consumption habits**

		Frequency	Valid Percent	Cumulative Percent
Valid	A little	21	21.0	21.0
	Moderately	23	23.0	44.0
	Much	42	42.0	86.0
	Very much	14	14.0	100.0
	Total	100	100.0	

**Graph 11: Do you think that the pandemic has affected your consumption habits**

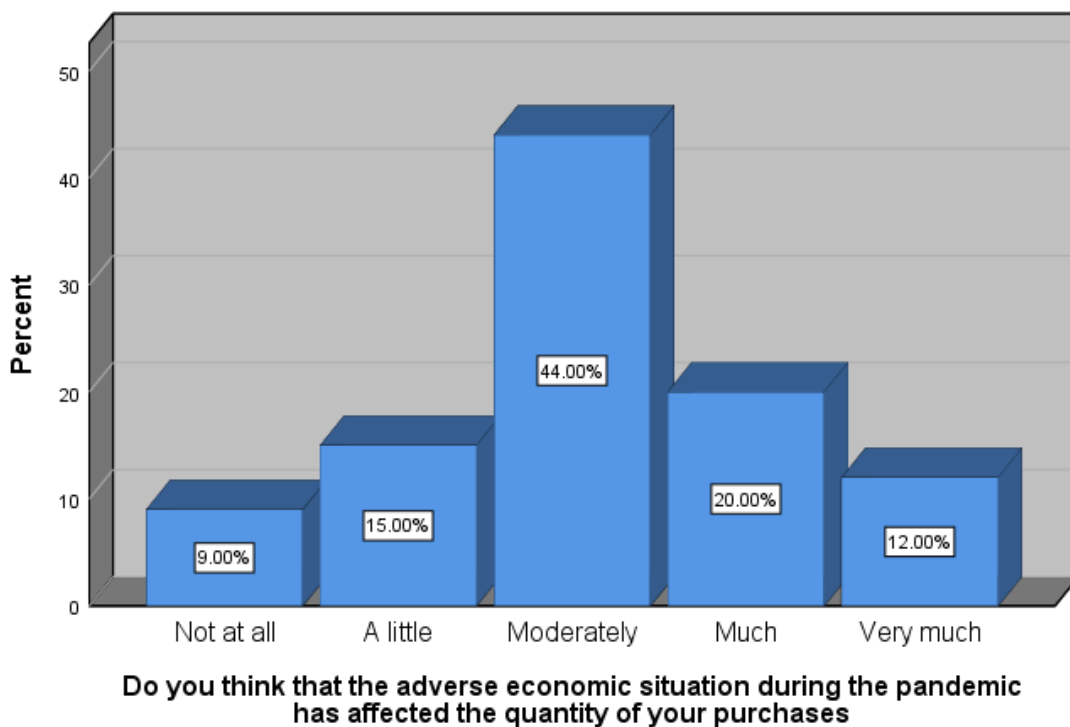


Continuing, it is investigated whether the adverse economic situation during the pandemic affected the quantity in which the participants purchased products. 44% of them support that this is moderately true, 20% state that they got much affected and 15% that they were affected a little. Also, the participants who were affected very much by the economic situation reach 12% and 9% support that they did not get affected at all. The above are presented in Table 12 and Graph 12.

**Table 12: Do you think that the adverse economic situation during the pandemic has affected the quantity of your purchases**

		Frequency	Valid Percent	Cumulative Percent
Valid	Not at all	9	9.0	9.0
	A little	15	15.0	24.0
	Moderately	44	44.0	68.0
	Much	20	20.0	88.0
	Very much	12	12.0	100.0
	Total	100	100.0	

**Graph 12: Do you think that the adverse economic situation during the pandemic has affected the quantity of your purchases**

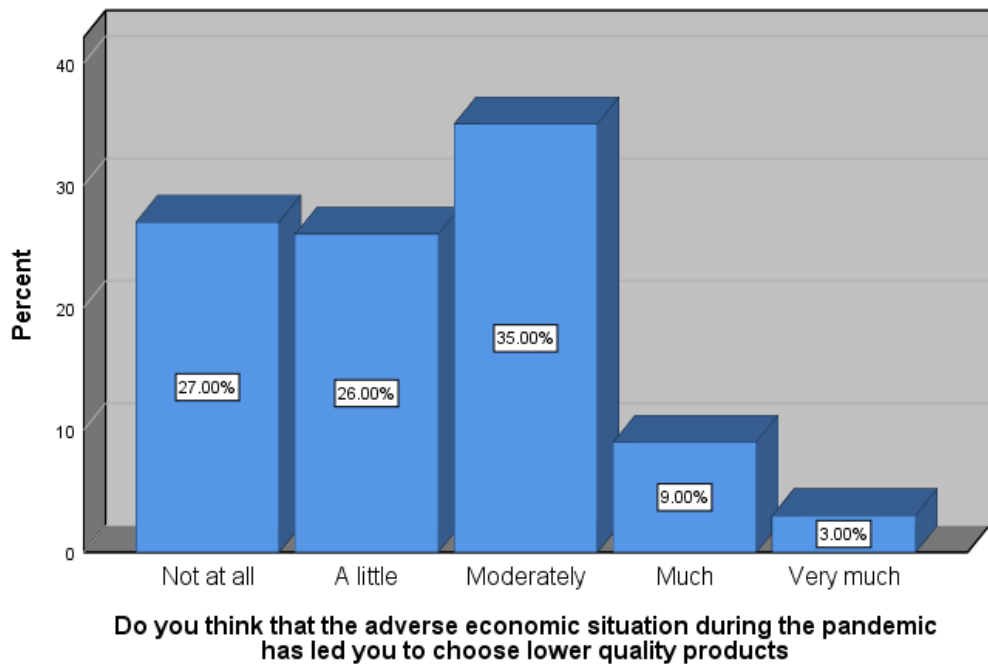


In Table 13 and Graph 13, it is obvious that 35% of the participants moderately agree that the adverse economic situation during the pandemic has led them to choose lower quality products. 27% of the participants disagree to the statement above, 26% agree a little, while the participants who got much or very much affected occupy 9% and 3% respectively.

**Table 13: Do you think that the adverse economic situation during the pandemic has led you to choose lower quality products**

		Frequency	Valid Percent	Cumulative Percent
Valid	Not at all	27	27.0	27.0
	A little	26	26.0	53.0
	Moderately	35	35.0	88.0
	Much	9	9.0	97.0
	Very much	3	3.0	100.0
	Total	100	100.0	

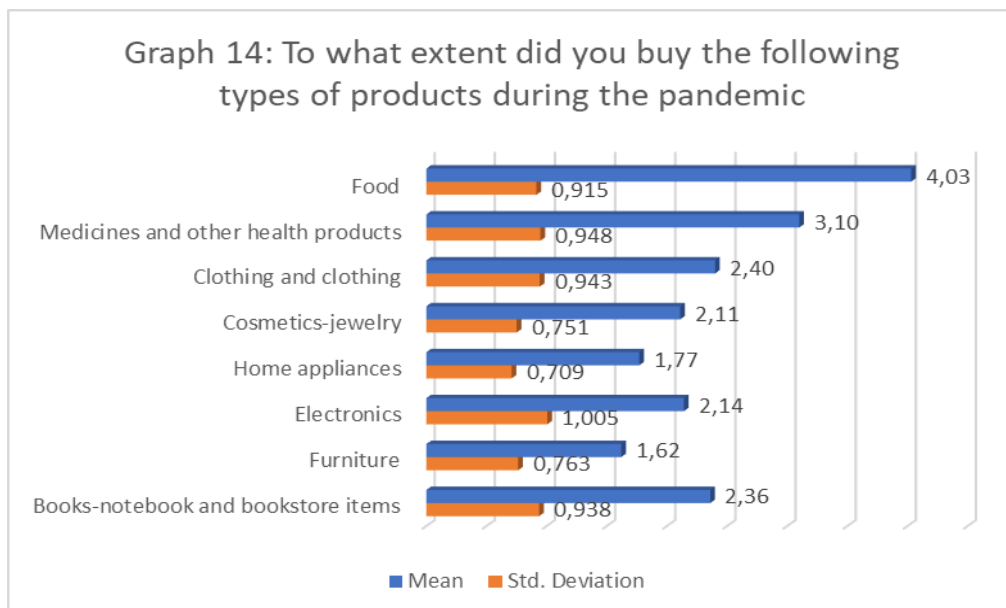
**Graph 13: Do you think that the adverse economic situation during the pandemic has led you to choose lower quality products**



In Table 14 and Graph 14, the extent in which the participants bought the following types of products during the pandemic is analyzed. Much the participants agree that they bought food (4.03), while on a moderate level they bought medicines and other health products (3.10). Also, between the answers “A little” and “Moderately”, they place the clothing items (2.40) and the books (2.36), while a little often they seem to have been buying electronics (2.14), cosmetics (2.11) and home appliances (1.77) during the pandemic. Lastly, between the answers “Not at all” and “A little”, leaning to the second one, they seem to be about buying furniture (1.62).

**Table 14: To what extent did you buy the following types of products during the pandemic**

	Mean	Std. Deviation
Food	4.03	0.915
Medicines and other health products	3.10	0.948
Clothing and clothing items	2.40	0.943
Cosmetics-jewelry	2.11	0.751
Home appliances	1.77	0.709
Electronics	2.14	1.005
Furniture	1.62	0.763
Books-notebook and bookstore items	2.36	0.938



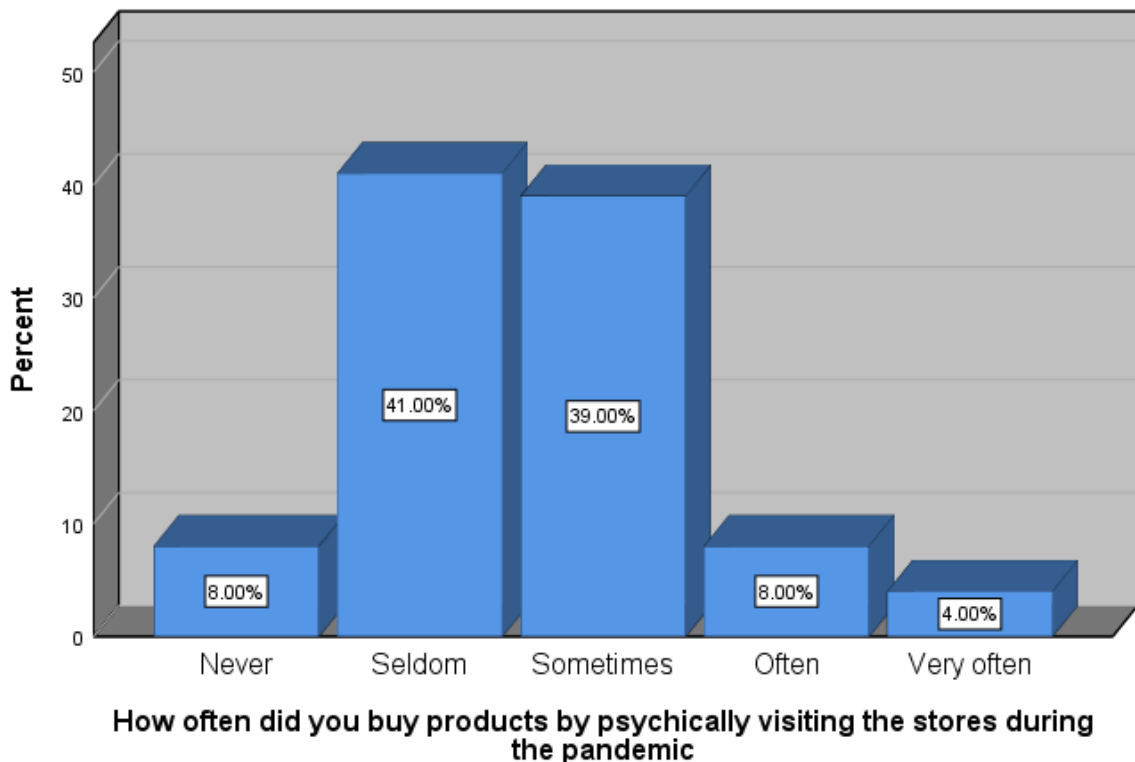


In Table 15 and Graph 15, it is revealed that 41% of the participants seldom were physically visiting stores during the pandemic, 39% sometimes did, while the participants who never or often physically visited the shops occupy 8% each. Also, the respondents that very often visited the shops physically, occupy 4%.

**Table 15: How often did you buy products by psychically visiting the stores during the pandemic**

		Frequency	Valid Percent	Cumulative Percent
Valid	Never	8	8.0	8.0
	Seldom	41	41.0	49.0
	Sometimes	39	39.0	88.0
	Often	8	8.0	96.0
	Very often	4	4.0	100.0
	Total	100	100.0	

**Graph 15: How often did you buy products by psychically visiting the stores during the pandemic**

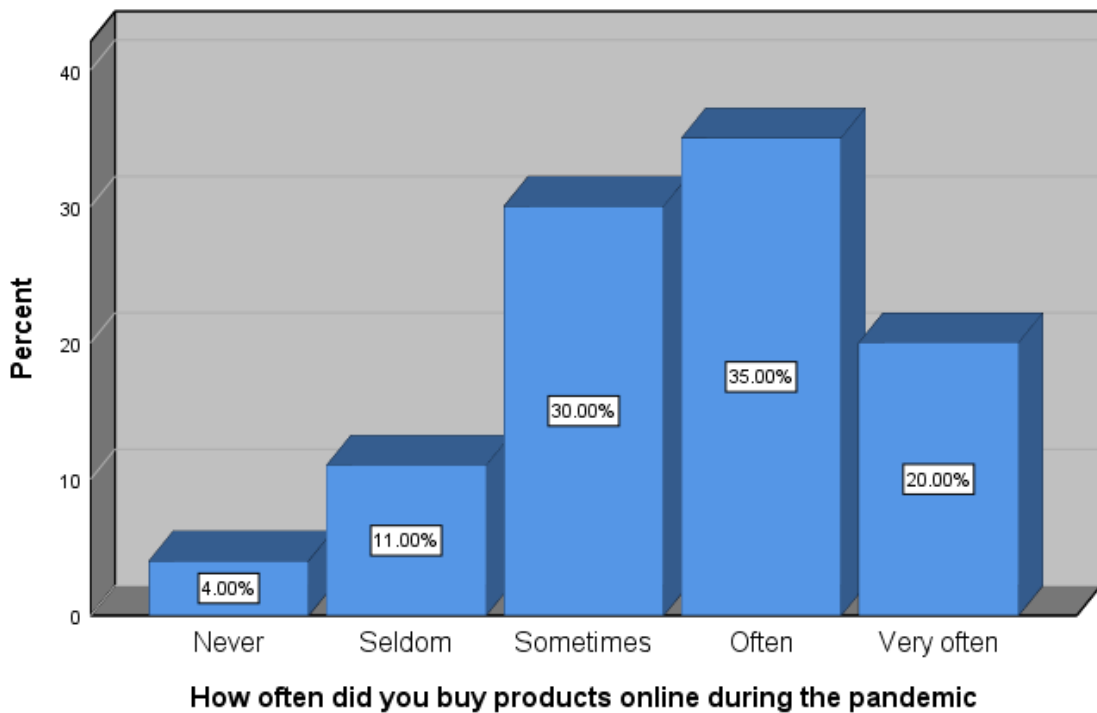


In Table 16 and Graph 16, the frequency in which the participants preferred online shopping during the pandemic is presented. 35% of them often purchased products online during the pandemic, 30% sometimes purchased from online shops and 20% very often did so. As for the participants who seldom or never shopped online they reach 11% and 4% respectively.

**Table 16: How often did you buy products online during the pandemic**

		Frequency	Valid Percent	Cumulative Percent
Valid	Never	4	4.0	4.0
	Seldom	11	11.0	15.0
	Sometimes	30	30.0	45.0
	Often	35	35.0	80.0
	Very often	20	20.0	100.0
Total		100	100.0	

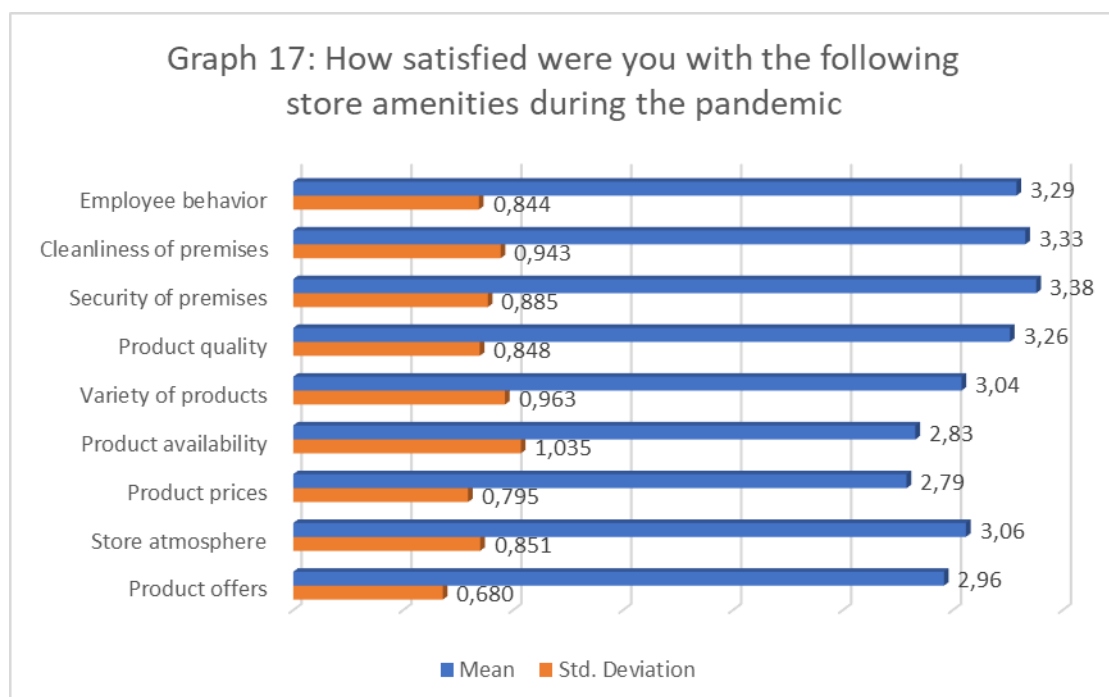
**Graph 16: How often did you buy products online during the pandemic**



In Table 17 and Graph 17, the participants' satisfaction as for the store amenities during the pandemic of COVID-19 is analyzed. Between the answers "Moderately" and "Much", leaning to the first one, the participants place their satisfaction as for the security of the premises (3.38), the cleanliness of the store (3.33), the employees' behavior (3.29) and the quality of the products (3.26). Also, the participants are moderately satisfied with the stores' atmosphere (3.06), the variety of the products (3.04), the product offers (2.96), the availability (2.83) and the prices (2.79) during the pandemic.

**Table 17: How satisfied were you with the following store amenities during the pandemic**

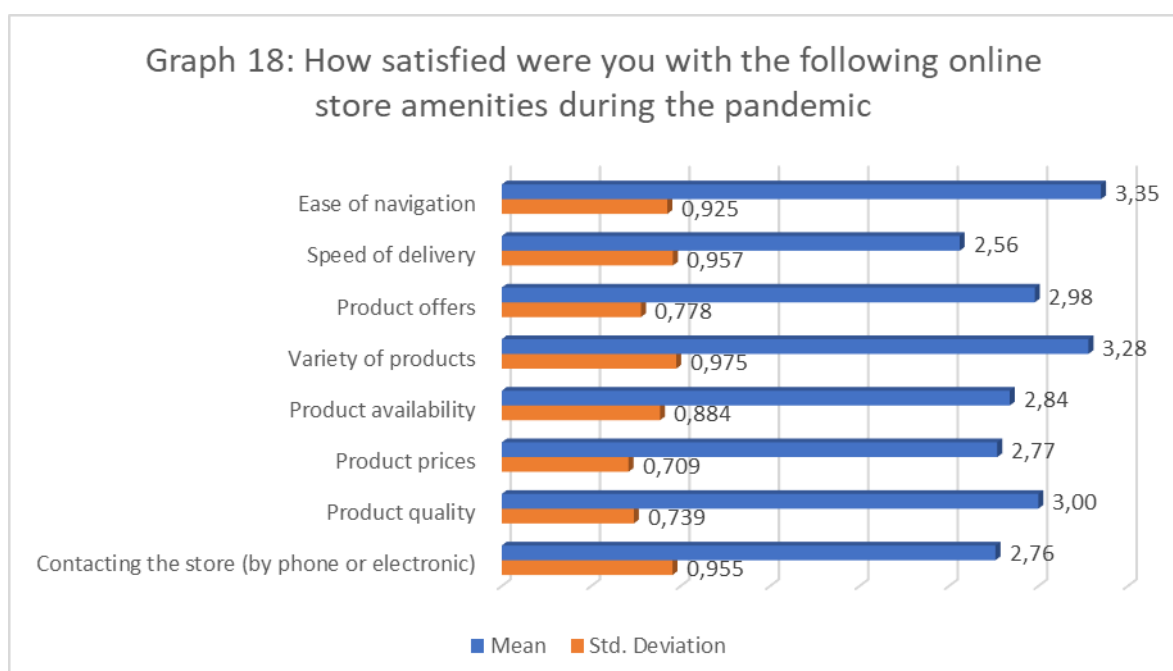
	Mean	Std. Deviation
Employee behavior	3.29	0.844
Cleanliness of premises	3.33	0.943
Security of premises	3.38	0.885
Product quality	3.26	0.848
Variety of products	3.04	0.963
Product availability	2.83	1.035
Product prices	2.79	0.795
Store atmosphere	3.06	0.851
Product offers	2.96	0.680



Through Table 18 and Graph 18, the participants' satisfaction as for the online store amenities during the pandemic, is investigated. Between the answers "Moderately" and "Much", leaning to the first one, the participants place their satisfaction as for the ease of navigation (3.35) and the variety of products (3.28). At the same time, they are moderately satisfied from the quality (3.00), offers (2.98), availability (2.84) and the prices (2.77) of the products, as well as the possible ways to contact the store (2.76). Lastly, the participants are placed between the answers "A little" and "Moderately", leaning to the second one, as for the speed of the delivery of the products they ordered (2.56) during the pandemic.

**Table 18: How satisfied were you with the following online store amenities during the pandemic**

	Mean	Std. Deviation
Ease of navigation	3.35	0.925
Speed of delivery	2.56	0.957
Product offers	2.98	0.778
Variety of products	3.28	0.975
Product availability	2.84	0.884
Product prices	2.77	0.709
Product quality	3.00	0.739
Contacting the store (by phone or electronic)	2.76	0.955

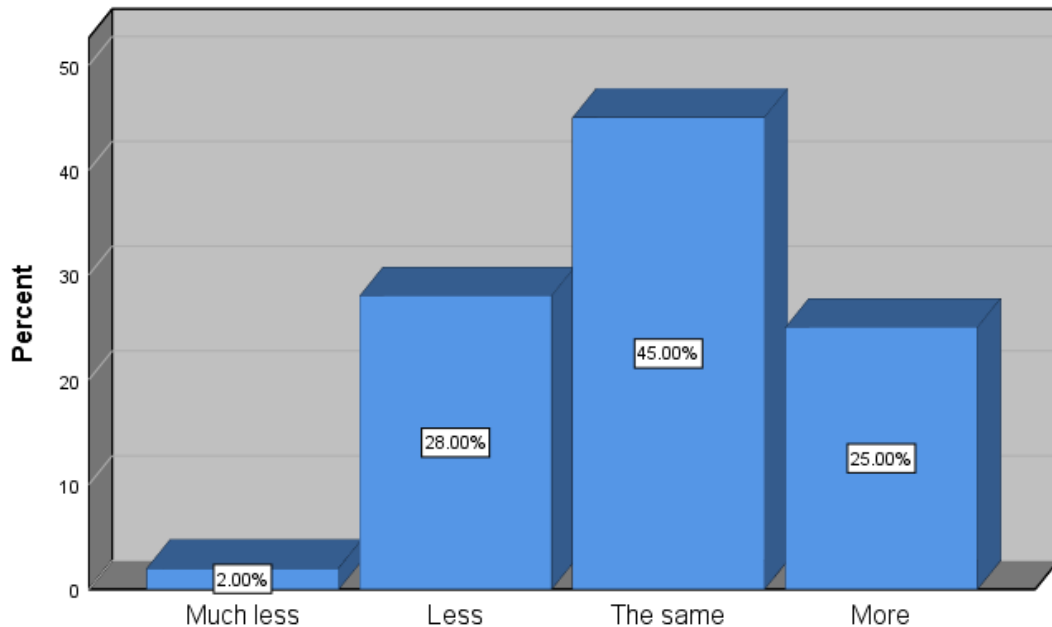


In Table 19 and Graph 19, it becomes obvious that the 45% of the participants support that they were as satisfied as they were before the pandemic when it comes to their purchases by physically visiting the store during the pandemic. 28% of the participants were less satisfied, 25% were more satisfied, while 2% were much less satisfied in comparison to their purchases before the pandemic.

**Table 19: In general, do you think that you were more or less satisfied with your purchases by psychically visiting the stores during the pandemic compared to before the pandemic**

		Frequency	Valid Percent	Cumulative Percent
Valid	Much less	2	2.0	2.0
	Less	28	28.0	30.0
	The same	45	45.0	75.0
	More	25	25.0	100.0
	Total	100	100.0	

**Graph 19: In general, do you think that you were more or less satisfied with your purchases by psychically visiting the stores during the pandemic compared to before the pandemic**



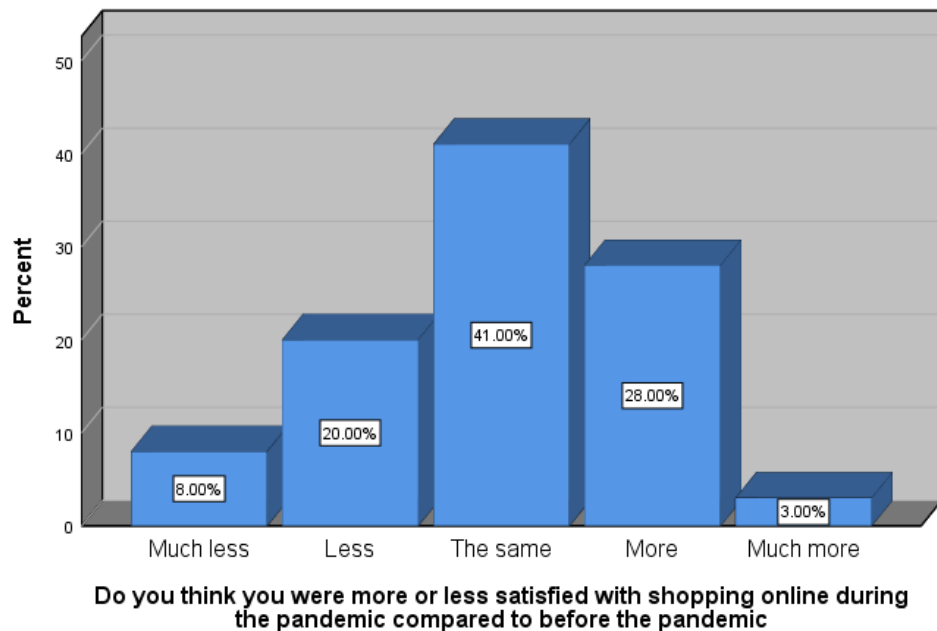
**In general, do you think that you were more or less satisfied with your purchases by psychically visiting the stores during the pandemic compared to before the pandemic**

In Table 20 and Graph 20, it is revealed that 41% of the participants were as satisfied with their online purchases during the pandemic as they were before the pandemic. The participants who were more satisfied reach 28%, 20% belongs to the participants who were less satisfied and 8% to those who were much less satisfied. However, 3% of the participants were much more satisfied with their online shopping during the pandemic than before it.

**Table 20: Do you think you were more or less satisfied with shopping online during the pandemic compared to before the pandemic**

		Frequency	Valid Percent	Cumulative Percent
Valid	Much less	8	8.0	8.0
	Less	20	20.0	28.0
	The same	41	41.0	69.0
	More	28	28.0	97.0
	Much more	3	3.0	100.0
	Total	100	100.0	

**Graph 20: Do you think you were more or less satisfied with shopping online during the pandemic compared to before the pandemic**



## Consumer behavior after the pandemic

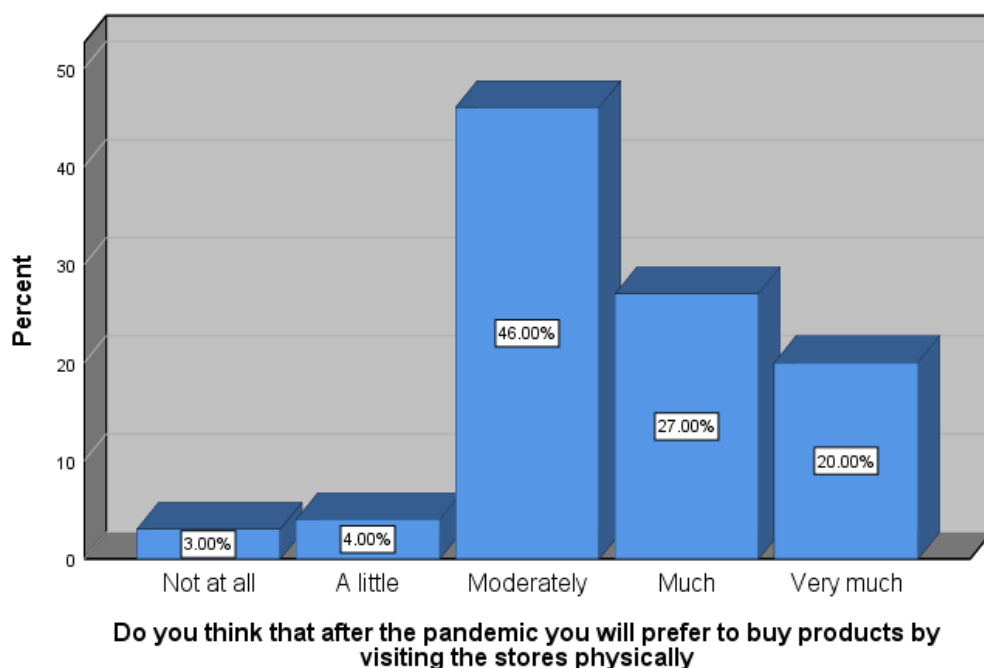
In the last chapter of the descriptive statistics, the participants' opinions about their purchasing behavior after the pandemic is investigated.

In Table 21 and Graph 21, it is presented whether the pandemic affected the participants' opinion on shopping by physically visiting the stores. The participants who moderately prefer physical shopping reach 46%, 27% belongs to those who much prefer it and 20% to those who very much prefer physically shopping in stores. Also, the 4% belongs to the participants who would prefer physical shopping a little and 3% would not prefer it at all.

**Table 21: Do you think that after the pandemic you will prefer to buy products by visiting the stores physically**

		Frequency	Valid Percent	Cumulative Percent
Valid	Not at all	3	3.0	3.0
	A little	4	4.0	7.0
	Moderately	46	46.0	53.0
	Much	27	27.0	80.0
	Very much	20	20.0	100.0
	Total		100	100.0

**Graph 21: Do you think that after the pandemic you will prefer to buy products by visiting the stores physically**

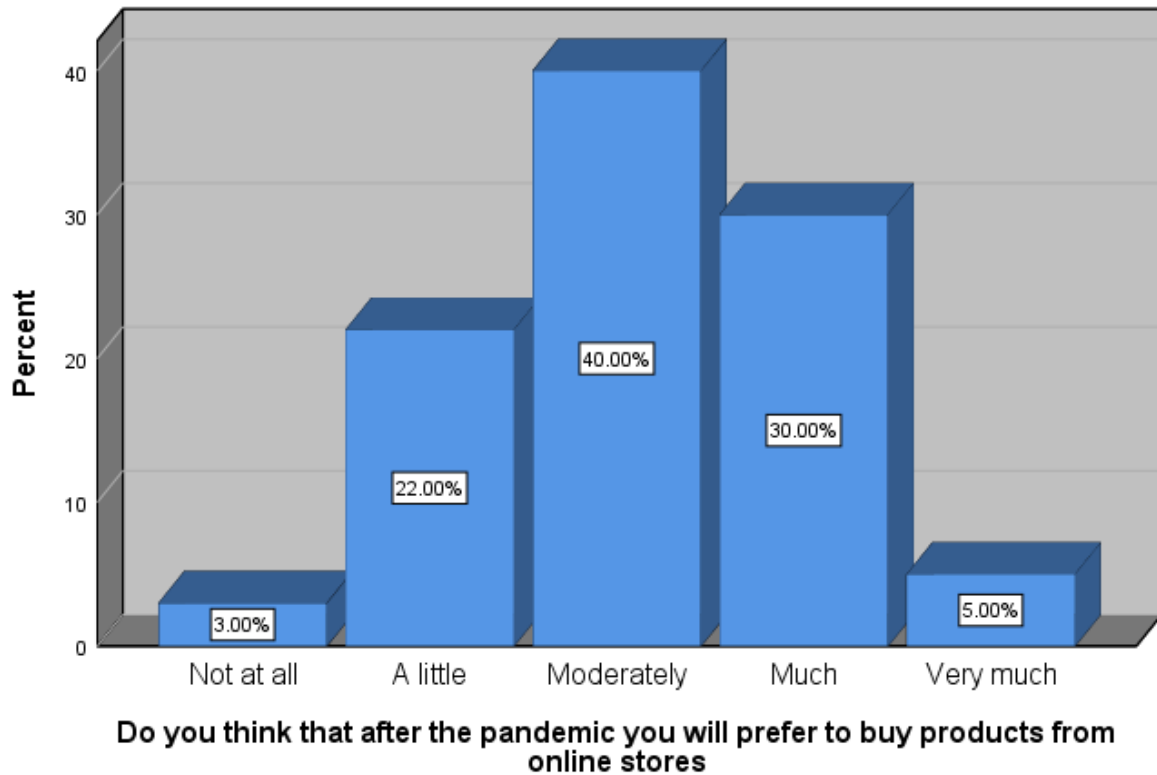


In the following Table 22 and Graph 22, it is revealed that 40% of the participants moderately agree that after the pandemic they prefer to buy products from online stores. The participants who much prefer it reach 30%, those who agree a little reach 22%, while the participants who prefer online shopping after the pandemic very much or not at all occupy 5% and 3% respectively.

**Table 22: Do you think that after the pandemic you will prefer to buy products from online stores**

		Frequency	Valid Percent	Cumulative Percent
Valid	Not at all	3	3.0	3.0
	A little	22	22.0	25.0
	Moderately	40	40.0	65.0
	Much	30	30.0	95.0
	Very much	5	5.0	100.0
	Total	100	100.0	

**Graph 22: Do you think that after the pandemic you will prefer to buy products from online stores**



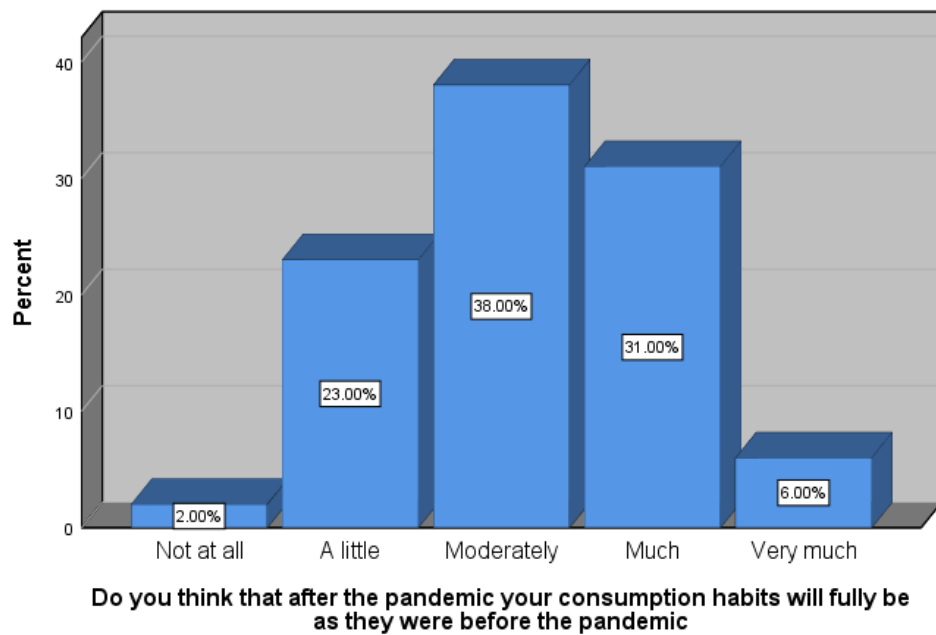


Continuing, it is visible that 38% of the participants moderately agree that after the pandemic their consumption habits are the same as they were before the pandemic. The participants who much agree reach 31%, 23% belongs to those who agree a little and 6% to those who very much agree. Lastly, the participants who do not agree that their consumption habits are the same as before the pandemic reach 2%. All of the above are presented in Table 23 and Graph 23.

**Table 23: Do you think that after the pandemic your consumption habits will fully be as they were before the pandemic**

		Frequency	Valid Percent	Cumulative Percent
Valid	Not at all	2	2.0	2.0
	A little	23	23.0	25.0
	Moderately	38	38.0	63.0
	Much	31	31.0	94.0
	Very much	6	6.0	100.0
	Total	100	100.0	

**Graph 23: Do you think that after the pandemic your consumption habits will fully be as they were before the pandemic**



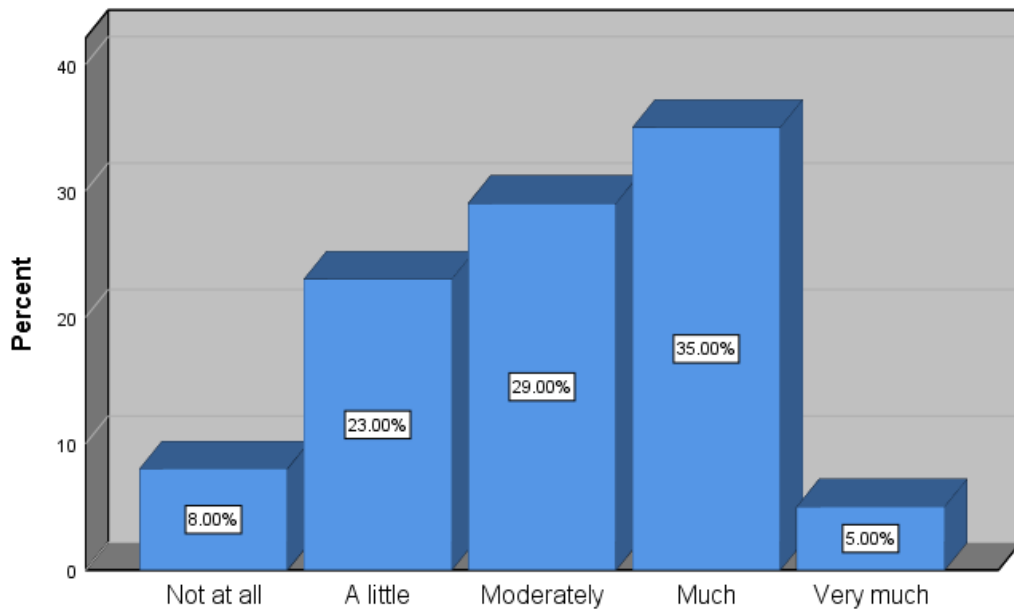
In the last Table 24 and Graph 24, whether the pandemic affected the participants' priorities in terms of products they consume both in quantity and in

quality, is analyzed. The participants who agree that they got much affected reach 35%, 29% support they got moderately affected and 23% got a little affected. Furthermore, the participants who were not affected at all reach 8% and 5% occupy the participants who got very much affected because of the pandemic.

**Table 24: Do you think that the pandemic has affected your priorities in terms of the products you consume both in quantity and in quality**

		Frequency	Valid Percent	Cumulative Percent
Valid	Not at all	8	8.0	8.0
	A little	23	23.0	31.0
	Moderately	29	29.0	60.0
	Much	35	35.0	95.0
	Very much	5	5.0	100.0
	Total	100	100.0	

**Graph 24: Do you think that the pandemic has affected your priorities in terms of the products you consume both in quantity and in quality**



**Do you think that the pandemic has affected your priorities in terms of the products you consume both in quantity and in quality**

### Inductive statistics

The following chapter investigates the research questions which are the following ones:

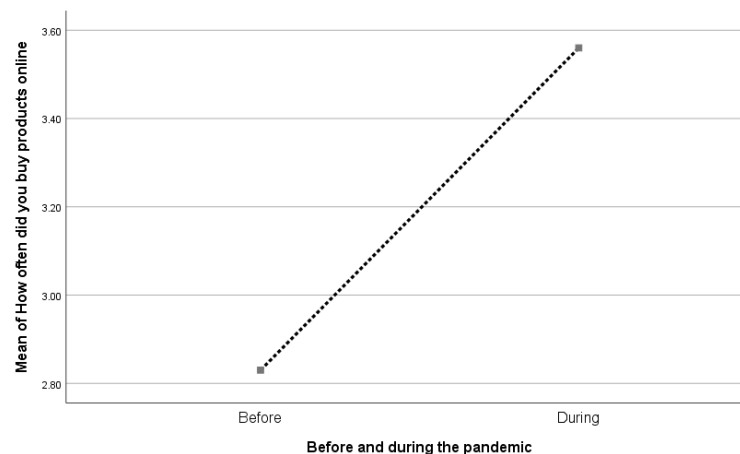
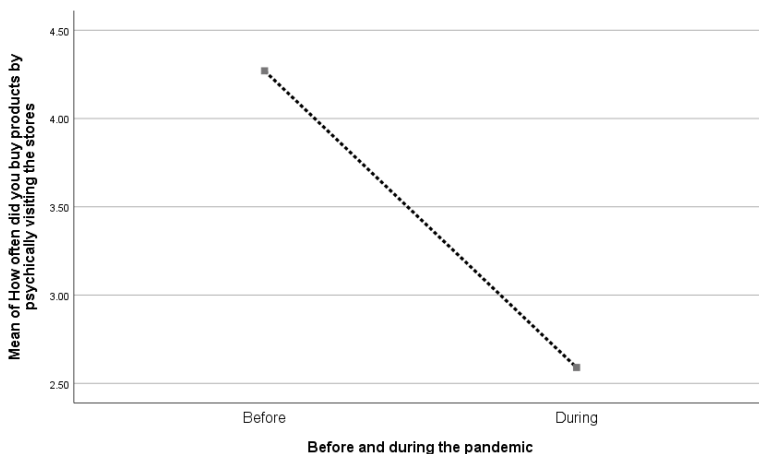
- The pandemic affected the frequency in which the participants visited stores physically to buy products and the frequency in which they shopped online?
- The pandemic affected the extent in which the participants buy certain types of products?
- The pandemic affected the participants' satisfaction as for the store and online store services?

Answering the 1<sup>st</sup> research question, Table 25 contains the p-values of the tests applied to reveal whether the pandemic has affected if the respondents are visiting physical or online stores to buy products. As shown both tests extracted significant result and through Graphs 25 and 26, was revealed that the frequency of purchasing products from physical stores decreased significantly, while online shopping increased accordingly.

**Table 25: p-values for the 1<sup>st</sup> research question**

	Before and during the pandemic
How often did you buy products by physically visiting the stores	0.000
How often did you buy products online	0.000

**Graphs 25-26: Significant differentiations of the 1<sup>st</sup> research question**

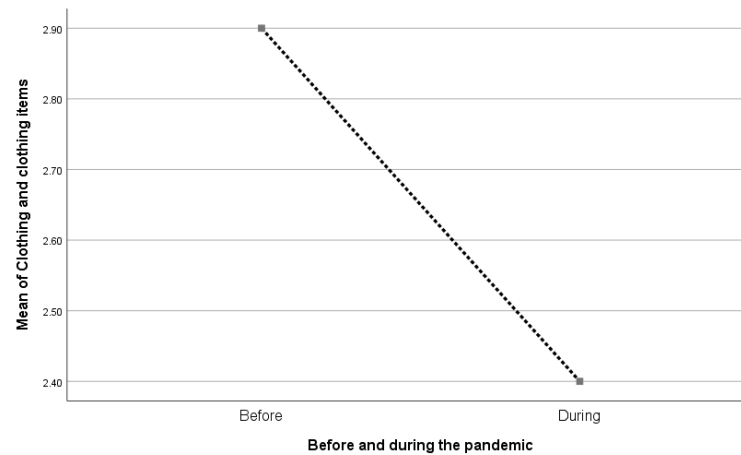
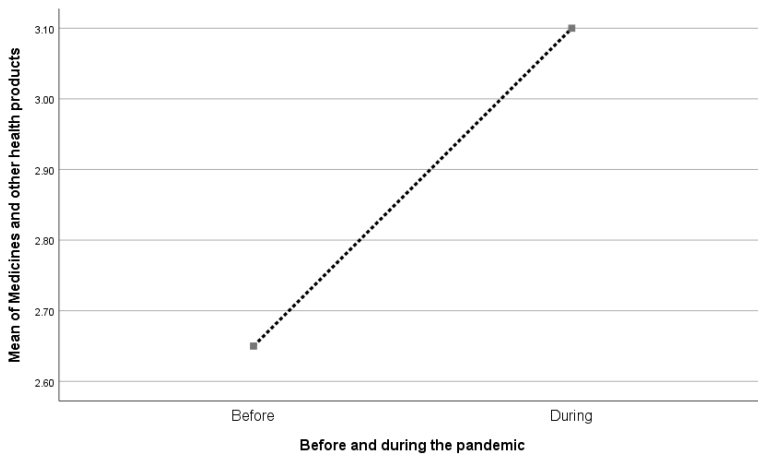


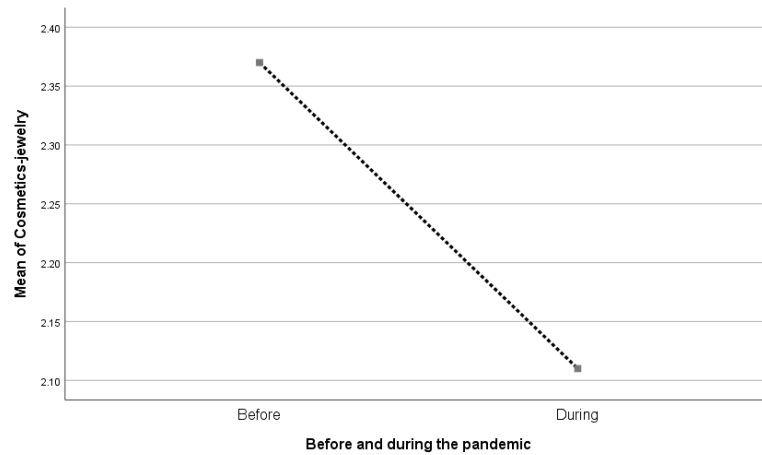
As for the second research question, Table 26 revealed that medicine and other health products, along with clothing and cosmetic products, were significantly affected by the pandemic. More specifically, Graphs 27-29 indicated that during the pandemic, medicine and health purchases significantly increased, while clothing and cosmetic purchases respectively decrease.

**Table 26: p-values for the 2<sup>nd</sup> research question**

	Before and during the pandemic
Food	0.587
Medicines and other health products	0.001
Clothing and clothing items	0.000
Cosmetics-jewelry	0.019
Home appliances	0.709
Electronics	0.527
Furniture	0.925
Books-notebook and bookstore items	0.551

**Graphs 27-29: Significant differentiations of the 2<sup>nd</sup> research question**





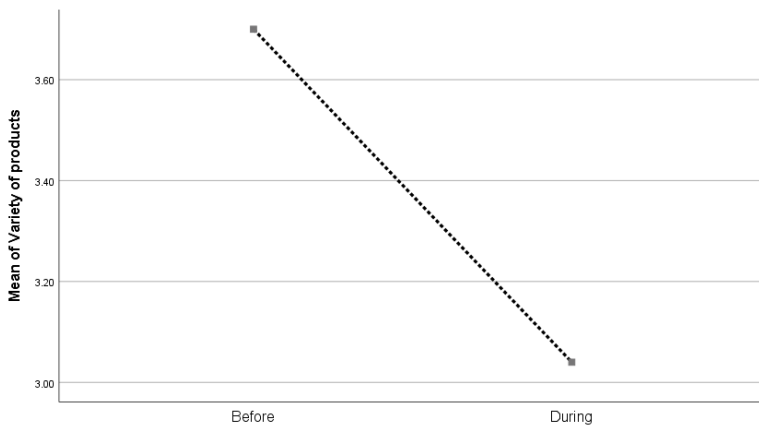
Lastly, Table 27 contains the results of the tests conducted to reveal how the pandemic affected the participants' satisfaction about stores and online stores services. As shown, there was a significant differentiation as for the variety, the availability, the prices of products along with the atmosphere in the stores (physical visiting). Also, regarding the online shops the parameters affected by the pandemic were the speed of delivery and the variety, availability, quality and prices of the products. Additionally, Graphs 30-38 indicated that all the above characteristics were decreased significantly during the pandemic.

**Table 27: p-values for the 3<sup>rd</sup> research question**

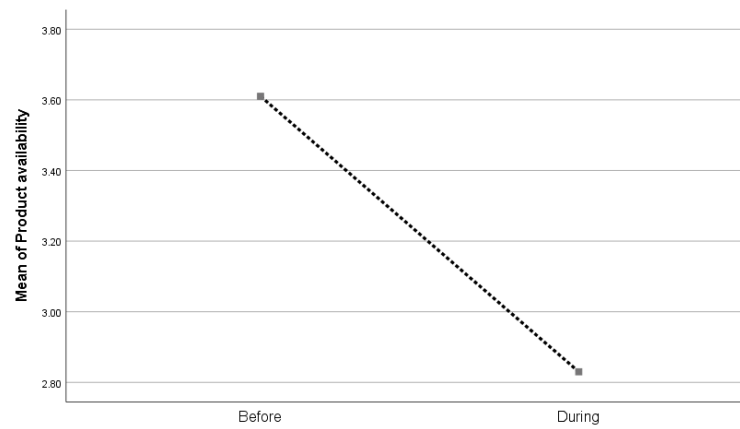
		Before and during the pandemic
Stores	Employee behavior	0.680
	Cleanliness of premises	0.224
	Security of premises	0.102
	Product quality	0.063
	Variety of products	0.000
	Product availability	0.000
	Product prices	0.026
	Store atmosphere	0.000
	Product offers	0.258
Online	Ease of navigation	0.206

shops	Speed of delivery	0.000
	Product offers	0.677
	Variety of products	0.010
	Product availability	0.000
	Product quality	0.000
	Product prices	0.034
	Contacting the store (by phone or electronic)	0.473

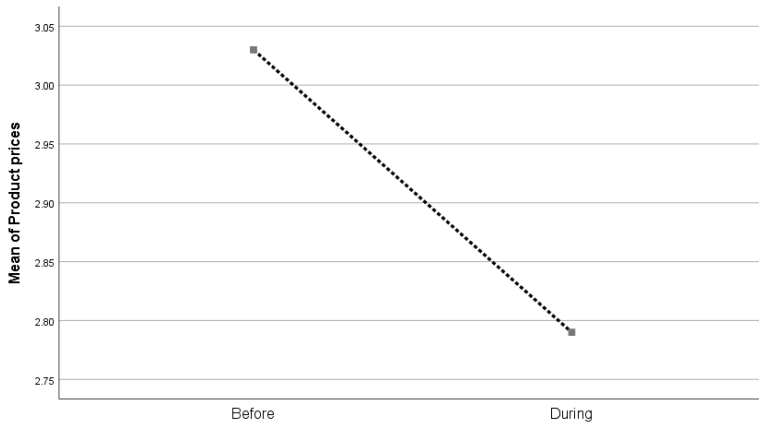
**Graphs 30-38: Significant differentiations of the 3<sup>rd</sup> research question**



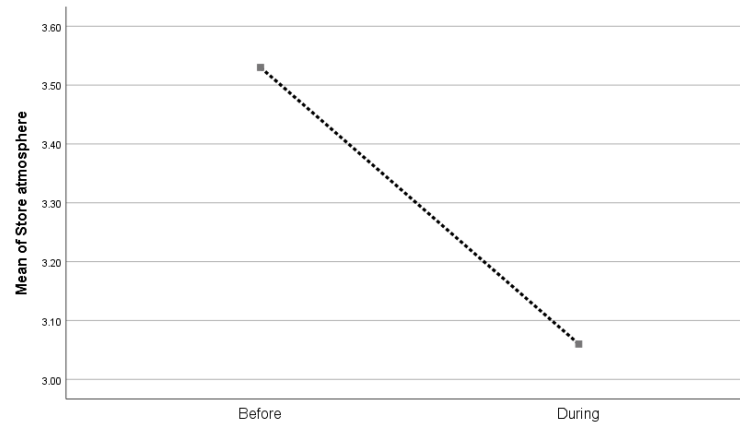
**Before and during the pandemic**



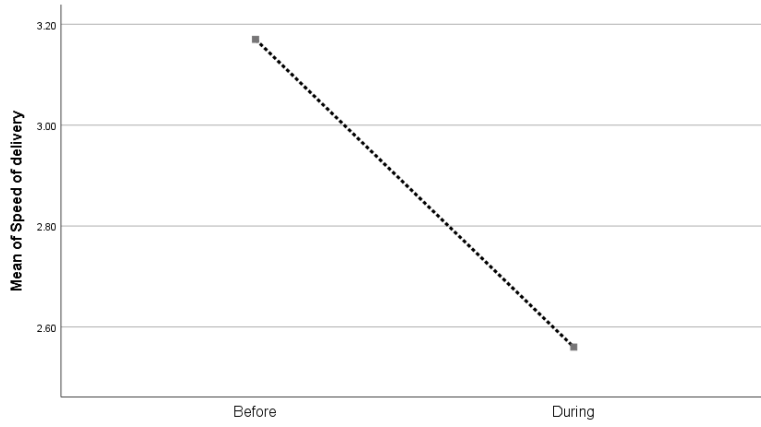
**Before and during the pandemic**



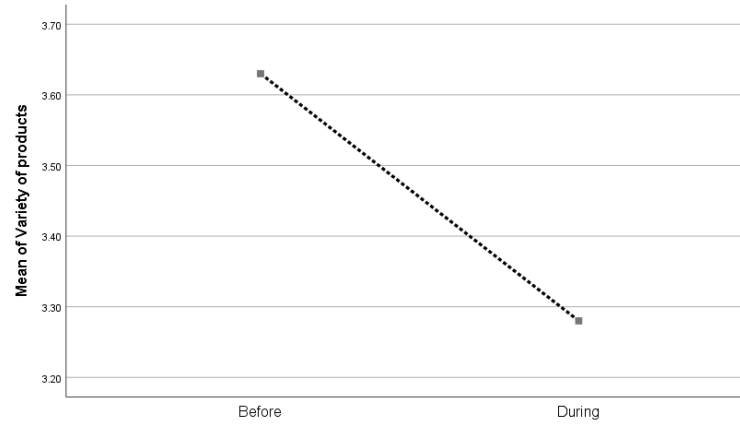
**Before and during the pandemic**



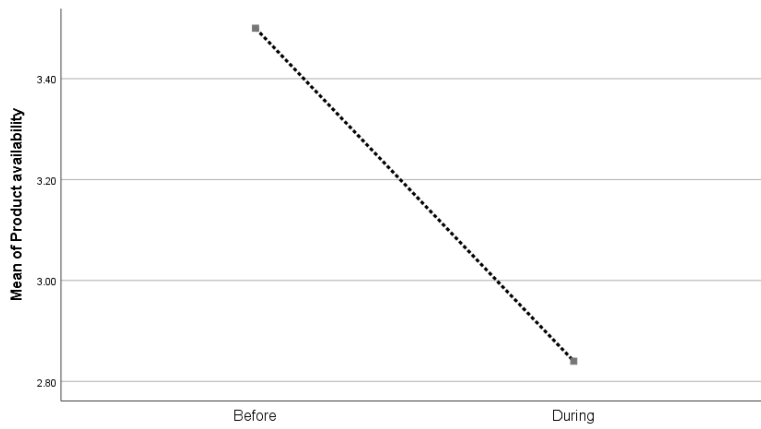
**Before and during the pandemic**



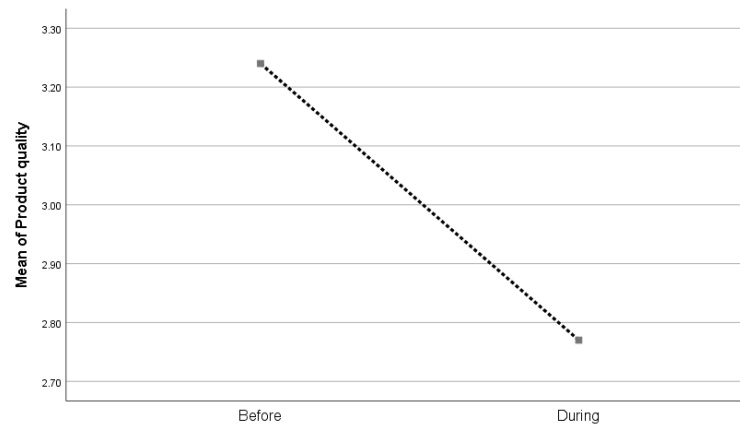
Before and during the pandemic



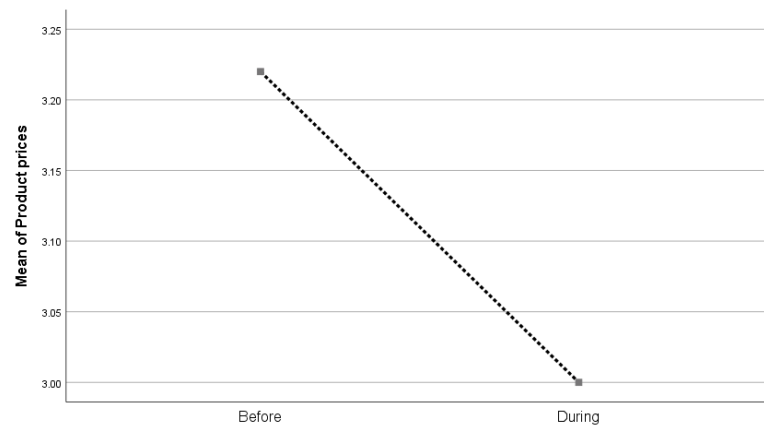
Before and during the pandemic



Before and during the pandemic



Before and during the pandemic



Before and during the pandemic

## **Conclusions and future recommendations**

The present research investigated the Greek costumers' satisfaction during the pandemic of COVID-19, but also the ways that the pandemic affected their purchasing behavior. The sample was consisted of a total of 100 Greek costumers, most of whom were females from 18 to 30 years old. Also, the majority of the participants were either unmarried or married and at the same time they had a bachelor degree or a master. Furthermore, the biggest part of the sample had a monthly income from 1001€ up to 1500€.

The most popular product was revealed to be the food and the most of the participants were buying products very often by physically visiting the stores before the pandemic. Moreover, although online stores were used less often, their satisfaction was equally in both them and physical stores. In addition, almost half of the respondents answered that their consumer habits were affected by the pandemic, both in the frequency and quantity of products they bought, while there were, also, those who were forced to buy lower quality products for financial reasons.

Answering the research questions, the analysis revealed that the frequency of purchasing products from physical stores decreased significantly, while online shopping increased accordingly. Additionally, the second research question, revealed that medicine and other health products, along with clothing and cosmetic products, were significantly affected by the pandemic. More specifically, during the pandemic, medicine and health purchases significantly increased, while clothing and cosmetic purchases respectively decrease.

Lastly, testing how the pandemic affected the participants' satisfaction about stores and online stores services, the research indicated that there was a significant differentiation as for the variety, the availability, the prices of products along with the atmosphere in the stores (physical visiting). Also, regarding the online shops the parameters affected by the pandemic were the speed of delivery and the variety, availability, quality and prices of the products. All the above characteristics were decreased significantly during the pandemic.



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## Appendix 1 – Questionnaire Structure (μεταφρασμένο στα ελληνικά)

### Δημογραφικά χαρακτηριστικά

1. Φύλο

- Άνδρας
- Γυναίκα

2. Ηλικία

- 18-30
- 31-40
- 41-50
- 51-60
- Άνω των 60 ετών

3. Οικογενειακή κατάσταση

- Άγαμος/η
- Έγγαμος/η
- Διαζευγμένος/η
- Χήρος/α

4. Εκπαιδευτικό επίπεδο

- Δευτεροβάθμια εκπαίδευση
- Μεταδευτεροβάθμια εκπαίδευση
- ΑΕΙ-ΤΕΙ
- Μεταπτυχιακό
- Διδακτορικό
- Άλλο

5. Μηνιαίο εισόδημα

- Μηδενικό
- Έως 500 ευρώ
- 501-100 ευρώ
- 1001-1500 ευρώ
- 1501-2000 ευρώ
- Πάνω από 2000 ευρώ

**Καταναλωτική συμπεριφορά πριν την πανδημία**

6. Κατά πόσο αγοράζατε τα παρακάτω είδη προϊόντων πριν την πανδημία;

	Καθόλου	Λίγο	Μέτρια	Πολύ	Πάρα πολύ
Τρόφιμα					
Φάρμακα και άλλα προϊόντα υγείας					
Ρούχα και είδη ρουχισμού					
Καλλυντικά-κοσμήματα					
Οικιακές συσκευές					
Ηλεκτρονικά είδη					
Έπιπλα					
Βιβλία-τετράδιο και είδη βιβλιοπωλείου					
Άλλο (παρακαλώ προσδιορίστε) .....					

7. Πόσο συχνά αγοράζατε προϊόντα με την φυσική παρουσία σας στα καταστήματα πριν την πανδημία;

- Ποτέ
- Σπάνια
- Μερικές φορές
- Συχνά
- Πολύ συχνά

8. Πόσο συχνά αγοράζατε προϊόντα ηλεκτρονικά μέσω διαδικτύου πριν την πανδημία;

- Ποτέ
- Σπάνια
- Μερικές φορές
- Συχνά
- Πολύ συχνά

9. Πόσο ικανοποιημένοι ήσασταν από τις παρακάτω παροχές των καταστημάτων πριν την πανδημία;

	Καθόλου	Λίγο	Μέτρια	Πολύ	Πάρα πολύ
Συμπεριφορά υπαλλήλων					
Καθαριότητα χώρων					
Ασφάλεια χώρων					
Ποιότητα προϊόντων					
Ποικιλία προϊόντων					
Διαθεσιμότητα προϊόντων					
Τιμές προϊόντων					
Ατμόσφαιρα καταστημάτων					
Προσφορές προϊόντων					

10. Πόσο ικανοποιημένοι ήσασταν από τις παρακάτω παροχές των ηλεκτρονικών καταστημάτων πριν την πανδημία;

	Καθόλου	Λίγο	Μέτρια	Πολύ	Πάρα πολύ
Ευκολία πλοήγησης					
Ταχύτητα παράδοσης					
Προσφορές προϊόντων					
Ποικιλία προϊόντων					
Διαθεσιμότητα προϊόντων					

Ποιότητα προϊόντων					
Τιμές προϊόντων					
Επικοινωνία με το κατάστημα (τηλεφωνική ή ηλεκτρονική)					

### Καταναλωτική συμπεριφορά κατά την διάρκεια της πανδημίας

11. Θεωρείτε πως η πανδημία και το γενικότερο κλίμα της χώρας επηρέασαν τις καταναλωτικές σας συνήθειες;

- Καθόλου
- Λίγο
- Μέτρια
- Πολύ
- Πάρα πολύ

12. Πιστεύετε πως η δυσμενής οικονομική κατάσταση κατά την πανδημία επηρέασε την ποσότητα των αγορών σας;

- Καθόλου
- Λίγο
- Μέτρια
- Πολύ
- Πάρα πολύ

13. Πιστεύετε πως η δυσμενής οικονομική κατάσταση κατά την πανδημία σας οδήγησε σε επιλογές λιγότερο ποιοτικών προϊόντων;

- Καθόλου
- Λίγο
- Μέτρια
- Πολύ
- Πάρα πολύ

14. Κατά πόσο αγοράζατε τα παρακάτω είδη προϊόντων κατά την διάρκεια της πανδημίας;

	Καθόλου	Λίγο	Μέτρια	Πολύ	Πάρα πολύ
Τρόφιμα					
Φάρμακα και άλλα προϊόντα υγείας					
Ρούχα και είδη ρουχισμού					
Καλλυντικά-κοσμήματα					
Οικιακές συσκευές					
Ηλεκτρονικά είδη					
Έπιπλα					
Βιβλία-тетράδιο και είδη βιβλιοπωλείου					
Άλλο (παρακαλώ προσδιορίστε) .....					

15. Πόσο συχνά αγοράζατε προϊόντα με την φυσική παρουσία σας στα καταστήματα κατά την διάρκεια της πανδημίας;

- Ποτέ
- Σπάνια
- Μερικές φορές
- Συχνά
- Πολύ συχνά

16. Πόσο συχνά αγοράζατε προϊόντα ηλεκτρονικά μέσω διαδικτύου κατά την διάρκεια της πανδημίας;

- Ποτέ
- Σπάνια
- Μερικές φορές
- Συχνά
- Πολύ συχνά

17. Πόσο ικανοποιημένοι ήσασταν από τις παρακάτω παροχές των καταστημάτων κατά την διάρκεια της πανδημίας;

	Καθόλου	Λίγο	Μέτρια	Πολύ	Πάρα πολύ
Συμπεριφορά υπαλλήλων					
Καθαριότητα χώρων					
Ασφάλεια χώρων					
Ποιότητα προϊόντων					
Ποικιλία προϊόντων					
Διαθεσιμότητα προϊόντων					
Τιμές προϊόντων					
Ατμόσφαιρα καταστημάτων					
Προσφορές προϊόντων					

18. Πόσο ικανοποιημένοι ήσασταν από τις παρακάτω παροχές των ηλεκτρονικών καταστημάτων κατά την διάρκεια της πανδημίας;

	Καθόλου	Λίγο	Μέτρια	Πολύ	Πάρα πολύ
Ευκολία πλοήγησης					
Ταχύτητα παράδοσης					
Προσφορές προϊόντων					
Ποικιλία προϊόντων					
Διαθεσιμότητα προϊόντων					
Τιμές προϊόντων					
Ποιότητα προϊόντων					
Επικοινωνία με το κατάστημα (τηλεφωνική ή ηλεκτρονική)					

19. Γενικότερα, θεωρείτε πως ήσασταν περισσότερο ή λιγότερο ευχαριστημένοι από τις αγορές σας με την φυσική παρουσία σας στα καταστήματα κατά την διάρκεια της πανδημίας συγκριτικά με πριν την πανδημία;

- Πολύ λιγότερο
- Λιγότερο
- Το ίδιο
- Περισσότερο
- Πολύ περισσότερο

20. Γενικότερα, θεωρείτε πως ήσασταν περισσότερο ή λιγότερο ευχαριστημένοι από τις αγορές ηλεκτρονικά μέσω διαδικτύου κατά την διάρκεια της πανδημίας συγκριτικά με πριν την πανδημία;

- Πολύ λιγότερο
- Λιγότερο
- Το ίδιο
- Περισσότερο
- Πολύ περισσότερο

#### **Καταναλωτική συμπεριφορά μετά την πανδημία**

21. Θεωρείτε πως μετά την πανδημία θα προτιμάτε την αγορά προϊόντων με την φυσική σας παρουσία σε καταστήματα;

- Καθόλου
- Λίγο
- Μέτρια
- Πολύ
- Πάρα πολύ

22. Θεωρείτε πως μετά την πανδημία θα προτιμάτε την αγορά προϊόντων από τα ηλεκτρονικά καταστήματα μέσω διαδικτύου;

- Καθόλου
- Λίγο
- Μέτρια
- Πολύ
- Πάρα πολύ

23. Πιστεύετε πως μετά την πανδημία οι καταναλωτικές σας συνήθειες θα επανέλθουν πλήρως όπως ήταν πριν την πανδημία;

- Καθόλου
- Λίγο
- Μέτρια
- Πολύ
- Πάρα πολύ

24. Θεωρείτε πως η πανδημία επηρέασε τις προτεραιότητες σας ως προς τα προϊόντα που καταναλώνετε τόσο σε επίπεδο ποσότητας όσο και σε επίπεδο ποιότητας;

- Καθόλου
- Λίγο
- Μέτρια
- Πολύ
- Πάρα πολύ



## Appendix 2 – Questionnaire

### Demographic characteristics

1. Gender

- Male
- Female

2. Age

- 18-30
- 31-40
- 41-50
- 51-60
- Over 60

3. Marital status

- Unmarried
- Married
- Divorced
- Widower

4. Educational level

- Secondary education
- Post-secondary education
- Bachelor
- Master
- Phd
- Other

5. Monthly income

- None
- Up to 500 euros
- 501-1000 euros
- 1001-1500 euros
- 1501-2000 euros
- Over 2000 euros

**Consumer behavior before the pandemic**

6. How often did you buy the following products before the pandemic?

	Not at all	A little	Moderately	Much	Very much
Food					
Medicines and other health products					
Clothing and clothing items					
Cosmetics-jewelry					
Home appliances					
Electronics					
Furniture					
Books-notebook and bookstore items					
Other (please specify) .....					

7. How often did you buy products by psychically visiting the stores before the pandemic?

- Never
- Seldom
- Sometimes
- Often
- Very often

8. How often did you buy products online before the pandemic?

- Never
- Seldom
- Sometimes
- Often
- Very often

9. How satisfied were you with the following store amenities before the pandemic?

	Not at all	A little	Moderately	Much	Very much
Employee behavior					
Cleanliness of premises					
Security of premises					
Product quality					
Variety of products					
Product availability					
Product prices					
Store atmosphere					
Product offers					

10. How satisfied were you with the following benefits of online stores before the pandemic?

	Not at all	A little	Moderately	Much	Very much
Ease of navigation					
Speed of delivery					
Product offers					
Variety of products					
Product availability					
Product quality					
Product prices					
Contacting the store (by phone or electronic)					

### **Consumer behavior during the pandemic**

11. Do you think that the pandemic has affected your consumption habits?

- Not at all
- A little
- Moderately
- Much
- Very much

12. Do you think that the adverse economic situation during the pandemic has affected the quantity of your purchases?

- Not at all
- A little
- Moderately
- Much
- Very much

13. Do you think that the adverse economic situation during the pandemic has led you to choose less quality products?

- Not at all
- A little
- Moderately
- Much
- Very much

14. To what extent did you buy the following types of products during the pandemic?

	Not at all	A little	Moderately	Much	Very much
Food					
Medicines and other health products					
Clothing and clothing					
Cosmetics-jewelry					
Home appliances					
Electronics					
Furniture					
Books-notebook and bookstore items					
Other (please specify) .....					

15. How often did you buy products by psychically visiting the stores during the pandemic?

- Never
- Seldom
- Sometimes
- Often
- Very often

16. How often did you buy products online during the pandemic?

- Never
- Seldom
- Sometimes
- Often
- Very often

17. How satisfied were you with the following store amenities during the pandemic?

	Not at all	A little	Moderately	Much	Very much
Employee behavior					
Cleanliness of premises					
Security of premises					
Product quality					
Variety of products					
Product availability					
Product prices					
Store atmosphere					
Product offers					

18. How satisfied were you with the following online store amenities during the pandemic?

	Not at all	A little	Moderately	Much	Very much
Ease of navigation					
Speed of delivery					
Product offers					
Variety of products					
Product availability					
Product prices					
Product quality					
Contacting the store (by phone or electronic)					

19. In general, do you think that you were more or less satisfied with your purchases by psychically visiting the stores during the pandemic compared to before the pandemic?

- Much less
- Less
- The same
- More
- Much more

20. More generally, do you think you were more or less satisfied with shopping online during the pandemic compared to before the pandemic?

- Much less
- Less
- The same
- More
- Much more

### **Consumer behaviour after the pandemic**

21. Do you think that after the pandemic you will prefer to buy products by visting the stores physically?

- Not at all
- A little
- Moderately
- Much
- Very much

22. Do you think that after the pandemic you will prefer to buy products from online stores?

- Not at all
- A little
- Moderately
- Much
- Very much

23. Do you think that after the pandemic your consumption habits will fully be as they were before the pandemic?

- Not at all
- A little
- Moderately
- Much
- Very much

24. Do you think that the pandemic has affected your priorities in terms of the products you consume both in quantity and in quality?

- Not at all
- A little
- Moderately
- Much
- Very much