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**Palestinians Consumption Behavior towards Apparel during
the period of crisis (The case of Covid-19 pandemic)**

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Palestinians Consumption Behavior Towards Apparel during the
period of crisis (The case of Covid-19 pandemic)

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Dedication

There are a number of people without whom this thesis might not have been written, and to whom I am greatly indebted.

I dedicate this thesis to the soul of my beloved husband, Shady who have always been the symbol of love and giving and my only source of inspiration and courage, to my precious son, Shady Junior the apple of my eye, To the soul of my dear father, Fuad, who taught me that even the largest task can be accomplished if it is done one step at a time, to my mother, Ghada who has been a source of encouragement and support throughout my life, I also would like to express my wholehearted thanks to my little sister, Tasneem for her big assistance and generous support and to all my family and friends.

I owe a deep debt of gratitude and appreciation to the efforts expended by Dr. Nidal Darwish and Dr, Mohammed Abdullrahman, and to our university for giving me the opportunity to complete this work. Last but not least, deepest thanks go to all people who took part in making this thesis real.

Declaration

I, Boshra F Al-Janazreh, certify that:

This thesis has been substantially accomplished during enrolment in the degree.

This thesis does not contain material which has been accepted for the award of any other degree or diploma in my name, in any university or other tertiary institutions.

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Boshra Foad Soliman Al-Janazreh

May 5th, 2021

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Palestine, 5th May, 2021

الملخص

لقد ضربت أزمة عالمية لم يسبق لها مثيل العالم على شكل جائحة كوفيد - 19، ووضعت هذه الأزمة الغير مسبوقة تحديات هائلة على كل قطاع من قطاعات الاقتصاد تقريباً، وكانت صناعة الأزياء والملابس من أكثر القطاعات تضرراً في العام 2020، وقد أصبحت شركات تصنيع الملابس تكافح من أجل الحصول على الإمدادات الأساسية. وشهدت متاجر بيع الملابس بالتجزئة انخفاضاً كبيراً في المبيعات نتيجة عمليات الإغلاق المتكررة وربما الدائمة وتراكم السلع منذ بداية الأزمة، حيث انخفض إنفاق المستهلكين على السلع غير الأساسية بشكل كبير كرد فعل للأزمة.

تهدف هذه الدراسة إلى معرفة أي مدى وفي أي اتجاه حصل تغيير في سلوك المستهلك الفلسطيني الشرائي والاستهلاكي تجاه الملابس على وجه الخصوص نتيجة جائحة كوفيد - 19، وارتباط وتأثير كل من العوامل النفسية والمالية والخصائص الديموغرافية بهذا التغيير. بالإضافة الى معرفة أهم السلوكيات والعادات الاستهلاكية التي تبناها المستهلك الفلسطيني كاستجابة لهذه الأزمة الصحية والمالية العالمية. وقد تم جمع عينة عشوائية من 1018 استجابة من سكان جميع المحافظات والمدن ومخيمات اللاجئين في فلسطين. حيث تم تقييمها وتحليلها من خلال إجراء تحليل SPSS وصفي وانحدار باستخدام منصة البرمجيات

وتشير نتائج الدراسة إلى أن المستهلكين الفلسطينيين على إدراك تام بوجود الأزمة الاقتصادية والمالية وأنهم يعانون مالياً نتيجة للانخفاض الكبير في مستويات الدخل والقوة الشرائية. علاوة على ذلك، أظهرت النتائج أن المستهلكين الفلسطينيين وجدوا أنفسهم مضطرين إلى تبني أسلوب حياة اقتصادي وأكثر عقلانية، وإلى تخطيط مواردهم المالية ونفقاتهم بعناية أكبر، وإعطاء الأولوية للضروريات على أي نفقات أخرى، وهو ما يفسر الانخفاض الكبير في شراء الملابس واستهلاكها خلال جائحة كوفيد - 19.

و قد أظهرت نتائج الدراسة أن الأزمة المالية التي نشأت نتيجة لوباء كوفيد -19 قد عمقت بشكل كبير خوف المستهلكين من الوضع المالي المستقبلي ومن الخطر الصحي الذي يشكله هذا الوباء، وبالتالي تأثرت نيتهم في شراء الملابس بشكل سلبي، علاوة على ذلك، تعتبر الحالة الاجتماعية أيضاً عاملاً مهماً لأن وجود أسرة مع أطفال صغار يمكن أن يعزز عامل الخوف من الوضع المالي المستقبلي والمخاوف بشأن الأمن الوظيفي والقدرة على إعالة الأسرة، بالإضافة إلى المخاوف المتعلقة بصحة الأسرة والخوف من التقاط هذا المرض الخطير.

كما و أظهرت نتائج الدراسة الحالية أن الوضع المالي للمستهلك الفلسطيني ومستوى الدخل هو العامل الأكثر تأثيراً فيما يتعلق بتغيير نية المستهلك لشراء الملابس خلال الأزمة، بالإضافة إلى العوامل الأخرى المستخدمة للتحقيق في

التغير في استهلاك الملابس بسبب الأزمة الاقتصادية والمالية الحالية وأن المستهلك الفلسطيني أصبح يميل إلى تقليل استهلاك الملابس مع انخفاض مستوى الدخل وحتى إنفاقه بشكل كامل لدى بعض المستهلكين.

كما وأظهرت النتائج أن المستهلك الفلسطيني قد تبنى اتجاهات سلوكية جديدة أكثر حذرًا وأقل إسرافًا حيث تغيرت وجهات نظرهم ودوافعهم بشأن شراء الملابس، ناهيك عن أن الوضع الحالي جعل عوامل توفر المنتج والخدمات المرتبطة مشكلة حقيقية للمستهلكين في مثل هذه الأوقات الصعبة والمرهقة صحياً ومالياً.

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Abstract

An unprecedented global crisis has struck the world in the shape of the Covid-19 pandemic, the crisis placed tremendous challenges on almost every sector in the economy, the fashion and apparel industry were one of the most disrupted sectors in 2020, and apparel manufacturers are struggling to get necessary supplies. Apparel retail stores have experienced a significant drop in sales and furthermore they are facing frequent and perhaps permanent closures and piled up goods since the beginning of the crisis, since consumer spending on non-essential apparel has decreased significantly as a response to the crisis

The aim of this study was to study popular trends in consumer behavior during the crisis, by investigating to what extent the Palestinian consumer buying and consumption behavior toward apparel in particular have changed, and the tendency of that change during the COVID-19 pandemic regarding both psychological and financial factors and demographic characteristics as well.

One thousand eighteen responses were collected from consumers in the current study. The random sample was collected from all governorates, cities, and refugee camps of Palestine; they were assessed and analyzed by conducting a descriptive and regression analysis using the SPSS software platform.

The results suggest that Palestinian consumers are fully aware of the economic crisis and are suffering financially specially regarding the significant reduction in income levels and purchasing power. Moreover, the results demonstrated that the Palestinian consumers found themselves obligated to adopt a more rational and frugal lifestyle and plan their finances and expenses more carefully, and furthermore, prioritize essentials over any other expenses, which explains the significant drop in apparel purchasing and consumption that the current study revealed.

Results of the study also demonstrated that the financial crisis that emerged as a result of the COVID-19 Pandemic has vitally deepened the consumers' fear of the future financial situation and contagion of the disease and consequently their intention to purchase apparel is impacted adversely, furthermore marital status is also a significant factor since having a family with young children can magnify the fear of the future financial situation and the concerns about job security and the ability to provide for the family, in addition to concerns about the family health and fear of catching the disease.

The Palestinian consumers' financial situation and income level has proved to be the most influential factor regarding apparel consumption, in addition to other factors used to investigate the change in apparel consumption due to the current economic and financial crisis, the results of the current study demonstrated that consumers tend to reduce apparel consumption as their income levels drop.

The results also showed that the Palestinian consumer adopted new behavior trends that are more cautious and frugal since their perspectives and motives on apparel purchase has changed, not to mention that the

current situation made the perception of product availability a real issue for the consumers in such hard and stressful times due to financial and health situations..

Keywords

COVID-19 Pandemic, intention to buy, fear factor, buying behavior during crises, apparel consumption.

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Chapter one

1. Introduction

The recent global economic and financial crisis that emerged as a result of the covid-19 pandemic has substantially impacted people worldwide in many remarkable ways. One of the tremendous implications of the crisis is on consumption behavior (Seth, 2020). People have been historically forced to reduce their consumption in times of crisis (Urbonavicius and Pikturniene,2010). Accordingly, consumer behavior in times of crisis is indeed a crucial subject of study.

The COVID-19 pandemic is a new infectious disease that led to an unprecedented global crisis, affecting human health and economic well-being across the globe. Many governments enforced social distancing and lockdown to contain the virus's spread (International Trade Center,2020). This crisis has led to a decrease in demand, interruptions to production, and disruption in the global supply chains, affecting all economic sectors (Fernandes, 2020).

In times of stress and uncertainty, such as economic crises, the consumption patterns of individuals tend to change significantly, so in order to create value for consumers and profits for institutions in such tough times, the understanding of consumer behavior is vital; (Nistorescu and Puiu, 2009). Usually, consumers react toward any change in the economic situation by changing their consumption behavior and purchasing habits (Kumar and Singh, 2013).

The huge considerable uncertainty directly hurts consumers' willingness to consume when they feel unsafe and anxious, even with no imminent threat of economic security (Quelch and Jocks, 2009). Crises influence consumers' actualities and expectations about income, employment, products, services, and prices (Alimen and Bayraktaroglu, 2011), and typically lead them to reevaluate their priorities and may even eliminate purchases in specific categories (Quelch and Jocks,2009).

The main dynamics of the current apparel industry i.e. an update of products, speed of availability, affordable prices, and the remarkable variety of choices have all been impacted significantly as a result of the shutdown measures imposed by the officials and the financial crisis, which in turn impacted the consumption and buying behavior adversely (Ertekin and Atik, 2015).

Rogeveen and Sethuraman (2020) suggested that apparel retailers face a dramatic drop in sales and a real challenge to create new innovative ways to keep their customer base. Furthermore, some manufacturers and retailers are even changing their product mix to suit the demand arising from the COVID-19 crisis (e.g., shoe manufacturers producing facemasks) (Rogeveen and Sethuraman, 2020).

In the field of fashion, consumers started to face a conflict between keeping up with the rapidly changing fashion trends and coping with these new bad economic and financial situations (Ertikin et al., 2020). Thus, the Apparel industry is chosen as a context to study the change in

consumption behavior since it is regarded as one of the most vulnerable industries to crises and uncertainty.

The current thesis attempts to understand to what extent the consumption behavior of the Palestinian consumers has been changed as a response to the economic and financial crisis that emerged due to the covid-19 pandemic toward apparels since it is regarded as one of the most impacted industries and vulnerable sectors with unprecedented challenges (Pardo and Seara, 2020).

Analyzing the impact of the economic and financial crisis on the Palestinians consumption and buying behavior and how it affected their consumption mentally and emotionally during the period of crisis, and how do the Palestinian consumers adapt themselves to the changes in the economic situations when it comes to apparel consumption is significant and of great importance, Hence this thesis will use a descriptive research methodology to reach this objective and analyze it properly and thoroughly.

The apparel industry is considered to be a significant economic sector in Palestine, it is composed of hundreds of small enterprises, seventy percent of all are registered as sole proprietorships and the rest are partnerships, (PIPA, 2016), The significance of the apparel sector is derived from its considerable roll in employment as the second largest employer in Palestine, and has a significant roll in production/output, export and investment in Palestine (PalTrade,2006).

The results of a survey conducted by the Palestinian Central Bureau of Statistics in 2018, showed that the number of enterprises in the apparel sector in Palestine is 1,625 establishments provide jobs for 22,173 people, and the economic indicators such as an output of 138,420.000 USD and intermediate consumption of 47,798.000 USD and a gross value added of 90,622.000 USD emphasized the size and significance of the apparel industry in the Palestinian market.

Since the outbreak of the Covid-19 pandemic, several apparel factories in Gaza strip and Hebron city converted their production lines to manufacture of personal protective equipment as a response to the significant demand shift since the demand for apparel dropped sharply, not to mention that the crisis is also affecting secondary industries that rely on the apparel industry, such as sewing workshops, laundering services, and clothing and accessory shops in the Strip (Gisha,2021).

Consumer behavior has strong location and time dependencies and the pandemic is making this dimension even more complex for the consumer since physical movement is restricted with the lock down measures imposed by the officials, also the extent of exposure to new environments can directly impact the behavior and habit changes and the consumers are settling into new patterns of behavior for considerable lengths of time as a response to the pandemic, The pandemic also has increased people's use of digital tools in life and business to stay connected in a world that is physically disconnected, furthermore the financial crisis resulted in a significant change in how individuals run their personal finances (Puttaiah,2020).

The global pandemic has generated four distinct consumption behavior segments which are indeed substantially related to age groups, employment status and family (Young, 2021). The four segments are: cutting deep, those consumers have experienced the worst impact on their employment status, saving and stockpiling: those consumers have serious concerns for their families and the long-term outlook, staying calm these consumers did not feel threatened by the

current situation, so they did not change their spending habits, and hibernating and spending, those consumers are the most concerned segment shopping less frequently (Vautier, 2020).

The lock down and social distancing measures imposed by the officials to contain the spread of the deadly virus resulted in multiple immediate effects on consumption and consumer behavior such as: Hoarding (stockpiling of essentials), Improvisation (adopting new ways to consume), Pent-up Demand (postpone purchasing and consumption), embracing digital technology to avoid direct contact with people, depending on delivery instead of visiting stores etc. (Seth,2020).

1.1 Problem statement:

The definition formed by Solomon et al (1995) describes consumer buying behavior as a process of choosing, purchasing, using and disposing of products or services by the individuals and groups in order to satisfy their needs and wants.

The current situation of consumer behavior is unpleasant for multiple reasons among which, the physical movement restriction with lockdown measures imposed by governments made the location and time dimension more complex for the consumer; the exposure of a new environment directly impacted the consumption habits and trends, the pandemic caused physical disconnection among consumers, and a significant change in how individuals run their personal finances (Puttaiah, 2020).

The economic and financial crisis that emerged from the covid-19 novel outbreak had dramatically impacted the global apparel industry. All industry stakeholders, including intermediaries and retailers, have seen trouble brewing (Sen et al.2020). This led to diminished consumer spending and consumption of apparel worldwide, and apparel retailers suffered significant sales reductions as a result of this crisis (Lockrem S. & Lu S., 2013).

Previous studies about the Palestinian consumption behavior explored behavior toward other commodities, such as the study of Maitah et al. (2015), which investigated the determinants of consumer behavior towards domestic and imported dairy, others investigated the impact of the Palestinian-Israeli conflict on consumers intentions to buy Israeli and Palestinian manufactured food products in the Palestinian market such as the Ph.D. Dissertation of Abdalrahman (2019).

There is no doubt that there is a lack in theoretical knowledge in the models that explain what is significant to consumers concerning apparel purchasing and consumption during crises, and specifically how they make trade-offs between various product attributes when purchasing decisions for apparel are made in such situations, furthermore there are a limited number of studies that investigated the consumption behavior during the covid-19 outbreak. Researches focused on other subjects than apparel, one of which the study of Allabadi et al., (2020) investigating the impact of the lockdown on dietary and lifestyle behaviors among adolescents in Palestine, other is about food consumption behavior in such as the study of Chenarides et al., (2020) in the united states.

To the authors' knowledge, this is the first study in which an attempt was made to investigate the impact of COVID-19 pandemic on the Palestinian consumer's apparel consumption and purchasing behavior. What makes this study innovative is the international scope of the

pandemic and its impact on the Palestinian local economy especially the consumption of apparel, and the use of psychological, financial and demographic variables at the same time, which allows a better understanding and a broader perspective of the tendency and size of the change in apparel consumption.

To the author's knowledge this is the only study using the fear factor as a moderator variable, which impact can either strengthen or weaken the relationship between the financial crisis and the Palestinians consumer intention to purchase apparel. In the present study, the scale for measuring the moderating variable Fear factor is divided into two variables (fear of contagion and fear of future financial situation).

It is still not investigated how much and to what extent the COVID-19 will impact the Palestinian consumption of apparel. Accordingly, **the problem statement proposed in this thesis is: "How do economic crises, in particular, "Covid-19 pandemic crisis, impact the consumption behavior of the Palestinian consumers toward apparels?"**

1.2 Significance of the research:

The present study will investigate the impacts of an economic crisis in particular (covid-19) pandemic on the consumption behavior of the Palestinian consumers and take a more specific perspective into how they cope with it when it comes to apparel consumption during the period of crisis, gaining a full understanding of the consumers' purchasing and consumption behavior during crises times plays a crucial role in the success of any business organization (Sharma and Sonwalker, 2013).

From a marketing point of view, the study of consumer behavior is essential for understanding and predicting consumer demand for products and brand preferences (Antonides & Raaij,1998). Retailers, wholesalers, policymakers, and marketers would also benefit from understanding consumers' shopping orientations and patronage behavior since this would enable them to maximize consumer satisfaction and retail sales (Shim & Kotsiopulos,1993). This study will also be useful to marketers since it will give an insight into how Palestinian consumers react in terms of apparel consumption in a period of economic crisis.

For firms to gain commercial success, it is vital for leaders and managers to completely understand consumer behavior. Effective marketing strategies depend upon managers' understandings of consumer behavior, and consumer buying decisions indicate how well the company's marketing strategy fits market demand. Thus, marketing begins and ends with the consumer (Madhavan and Chandrasekar, 2015).

It is a challenge for marketers of every kind of goods or services to reach a point of understanding how consumers form their behavior and select among alternatives, and indeed to reach a full understanding of how risk creating conditions such as economic crises shift their perception and behavior toward goods and services so they can successfully reach their target market, and effectively sway opinion and strategically shift behavior and decisions in favor of their brands and costumers.

Apparel manufacturers could also use this thesis to better market their products and understand their consumers' needs and work on fulfilling them as well as meeting their expectations in

times of economic crisis. Intermediaries also need to understand how their consumers react to and cope with the crisis and how their behavior change to develop strategies to capitalize on different needs, values, and consumption patterns (Einarsdottir,2016). Hence, the core behavior of the consumer is also of great importance and significance for a successful marketing experience and financial affluence (Sharma and Sonwalker, 2013)

The current study tries to provide a quantitative estimation and a magnified scope on how Palestinian consumers react to an economic and financial crisis and to what extent they reduce their consumption of apparel. The context of this research can significantly help businesses and professionals in general to uncover the changes that would possibly occur to the Palestinian consumption buying behavior as a result of an economic crisis. Future research on such a topic will become a significant foundation for organizational and governmental preparedness for future shock events and pandemics

1.3 Research Objective:

The impact of the covid-19 pandemic crisis on Palestinian consumption behavior has not been fully explored yet. When crisis-hit consumers' it is expected that it changes their consumption behavior one way or another, but there is no certainty about how and to what extent consumers actually respond to an economic crisis like the covid-19 pandemic (Basev,2014). As a result, the principal aim of this research is set as:

To explore the impact of the crisis triggered by the covid-19 pandemic on the Palestinian consumption behavior towards apparel. Accordingly, the following objectives are set:

1. Identifying the significance of income drops and financial insecurity on Palestinian apparel consumption.
2. Exploring the impacts of the fear emotions of both future financial and health dangers and uncertainties on the consumption of apparel in Palestine.
3. Identifying the significance of the perception of product availability during the covid-19 crisis and to what extent does it impact apparels' consumption?
4. Figuring out what demographic factors have the most resounding impact on the change in apparel consumption.
5. Identifying how significantly does the apparel consumption rates decrease.
6. Identifying the new consumption and spending habits that the Palestinian consumer developed due to the crisis.
7. Exploring whether consumers' preferences regarding brands and quality change or not during crises and to what extent it impacts apparel consumption.

1.4 Research questions:

1. What is the impact of income drops and financial insecurities on the Palestinian apparel consumption?
2. What are the impacts of the fear emotions of both future financial and health dangers and uncertainties on the consumption of apparel in Palestine?
3. To what extent does the perception of product availability during the covid-19 crisis impact apparels' consumption?
4. What are the most influencing demographic factors with the most resounding impact on the change in apparel consumption?
5. How significantly do the apparel consumption rates decrease?
6. What are the new consumption and spending habits that the Palestinian consumer developed due to the current crisis?
7. Did consumers' preferences regarding brands and quality change or not during crises and to what extent it impacts apparel consumption?

1.5 Model and hypothesis:

This study used income level, marital status, perception of product availability and importance of purchase as independent variables, investigating their influence on the moderating variable (The fear factor i.e. fear of contagion and fear of future financial situation) and the dependent variable (i.e., intention to purchase apparel). The selected framework is depicted in Figure 1.

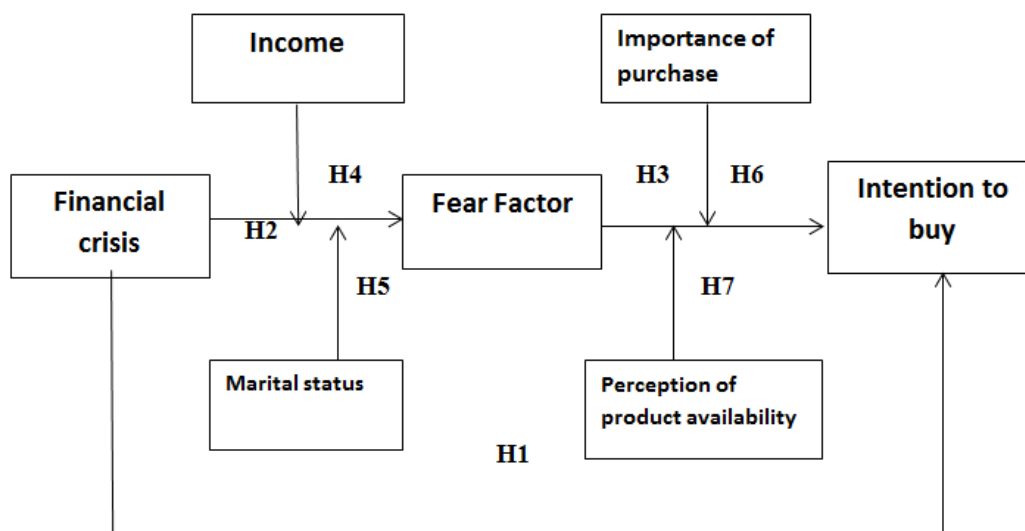


Figure 1.1: the research model

Hypotheses:

H1: the financial crisis has a substantial adverse impact on the Palestinian consumers' intention to buy apparel.

H2: The Financial crisis increases the consumers' fear emotion of purchasing apparel.

H3: Fear emotion of Palestinian consumers has a significant adverse impact on their intention to buy apparel.

H4: the decrease in income has a positive impact on the fear emotion of purchasing apparel.

H5: being married with children increases Palestinians' consumer fear emotion.

H6: the importance of purchasing a specific apparel item has a positive impact on the Palestinian consumers' intention to buy.

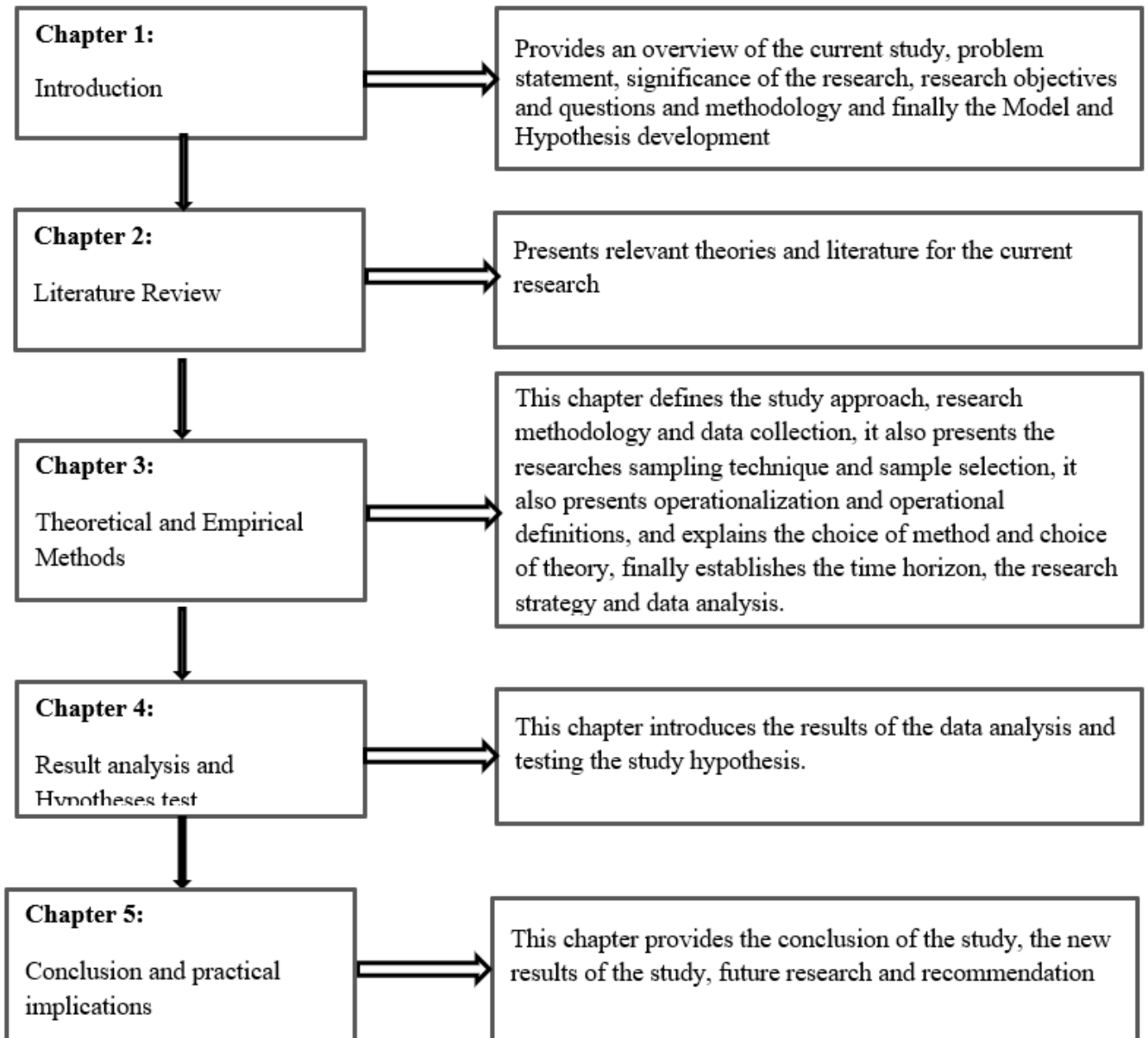
H7: the apparel item availability has a positive relationship with the Palestinian consumers' intention to buy.

1.6 Limitation and Direction for future research:

This study is subject to limitations, it could be argued at the high proportion about (70%) of respondents are government employees and about 23.4% of respondents earn average income levels and 50% are city residents which means that our sample was over-centralized. In future studies this could be modified by the employment of an alternative sampling technique or different data collection tools.

Future studies could attempt to focus on specific apparel categories or investigate the same subject on different cultures and countries, other studies might investigate the change in consumption behavior toward other types of products or services as some food and beverages categories or some services like transportation, salons and restaurants and delivery services and education.

1.7 Structure of the study:



Chapter two

Literature review

The goal of this chapter is to present relevant theories and literature for this research. In order to understand the jeopardy of the current situation, one must first understand the characteristics and ramifications of an economic crisis to help understand the main impacts of crises events on the consumption and buying behavior toward apparel the second section presents the basics of purchasing behavior and what factors influence purchasing behavior, the following section presents the economic crisis due to pandemics to distinguish the uniqueness of the crisis under study (the Covid -19 pandemic), the following section identifies the economic status of Palestine to point out the exclusiveness of the territory under study, the following section helps to understand the basics of consumption behavior and the main factors influencing purchasing and consumption behavior during the periods of crisis and the effects of uncertainty on the consumption and purchasing trends, and the final section explains the purchasing decision process and the factors influencing the process to help understanding the mentality of the consumer and how the purchasing process actually takes place.

2.1 Economic crisis:

This section reviews the literature regarding economic crises and what generally happens during those stressful times. It is vital to identify the characteristics and ramifications of an economic crisis and what economic crises of different types and sizes share on the economic, financial, and social levels to assess the relationship and the main impacts of crisis events on the consumption and buying behavior of individuals.

Hadziahmetovic identified Economic crisis as “a period of a significant negative economic development (Downturn), and capital depreciation of a country’s economy, or multiple countries’ economies, or even a single economic branch all over the world, or in the most extreme case the whole world economy” (Hadziahmetovic et al.,2018, Pg 48).

It also can be defined as a sharp deterioration in the economic state of a country, manifested in a significant decline in production; violation of existing production relations; bankruptcy of enterprises; and ascending unemployment and underemployment, which leads to a significant decline in the living standards and the livelihood of the population and a decrease in the real gross national product and real income (Pasko et al., 2020).

Looking at past cases of economic crisis such as the great depression of the 1930’s in America and the East Asian financial crisis of the year 1998(George et al., 2009), and the financial crisis emerged in the united states in 2007 and turned into a global economic recession (Dullien et al., 2010). We notice that they generated sets of problems which were difficult to solve, and shared similar characteristics regardless of the causes or the size of the crisis (George et al., 2009).

During the periods of past global economic crises the world experienced an overall economic contraction, lower values of primary macroeconomic aggregates all over the world such as GDP (Gross Domestic Product), the balance of payments, the exchange rate (currency), employment, production, and its capacities, investment, personal and government consumption, foreign exchange, wages, demand (Aiginger, 2009).

Economic crisis impacts financial markets significantly. Also, the real economy and labor market are affected for differing lengths of periods. The timing and the rate of any recovery awaited is hard to anticipate (Hadziahmetovic et al., 2018), not to mention the fact that it may expand rapidly due to the modern capitalist economic systems, which manifests itself in many ways, such as the problem of overproduction and under consumption, increasing unemployment and underemployment. Increased polarization of wealth and income, The sub-prime mortgage and credit card debt, speculative corporate financial activities, and the Decline in real wages and rise in super-profits (Berberoglu,2011).

The main reason that an economic crisis may cross borders and expand to a global scale rapidly is the globalization of the financial and economic systems (Zych et al., 2014). The economic structure of a country plays a crucial role in its vulnerability and resilience to economic shocks, the capacity of individuals, institutions, and systems to resist and absorb economic shocks, and to retain or enhance their effective functions, structures, and identities differs significantly between developed and developing countries (green et al.,2010).

Global crisis impacts developing countries deeply, especially those with the most globally integrated financial sectors (Green et al., 2010). They face serious problems because their growth model is overly reliant on exports of few products to advanced economies, which face a sudden reduction in production, leading to job and income losses (International Labor Organization, 2011).

An economic crisis has a significant negative impact to many financial and non-financial institutions and has an adverse impact on macro and micro level economy (Basev, 2014), almost all economic sectors are impacted by the crisis, and in some severe cases like the covid-19 pandemic crisis Even traditionally stable sectors (like utilities, pharmaceuticals and tobacco) are all down by 20% or even more (Fernandes,2020).

The economic crisis has a significant impact on consumption practices and how consumers justify their consumption patterns (Ertiken et al., 2020). Consumers become terrified of losing their jobs and income, which leads them to feel unconfident about the future and what it holds (Madani, 2009). That consequently forces them to adapt themselves to the new economic situations to the extent that they are less willing to spend due to the significant decline in their income (Ang, 2001a).Which results in empty shopping malls, restaurants, and empty retail shops (Madani, 2009).

2.2 Economic crisis due to pandemics (The covid-19 pandemic):

The World Health Organization categorized a new disease as the coronavirus disease (COVID-19) (Parson and Vancic, 2020). The disease outbreak started in December 2019 in Wuhan city in China. It soon started to spread all around the globe; economically it is regarded as the worst

global economic crisis since the great recession of the 1930s with a wide-world impact (Aiginger, 2009).

A Pandemic is defined as “the highest level of global health emergency and affecting multiple regions of the world” (Acikgoz and Gunay,2020, Pg 520). There are some key features of a Pandemic which make it a serious historical event, including wide geographic extension, disease movement, novelty, severity, high attack rates and explosiveness, minimal population immunity, infectiousness, and contagiousness (Qui et al., 2017).

In general, declaring a pandemic is assumed a historic event since it is not just a health issue. It also has economic, political, and social dimensions at the global level (Acikgoz and Gunay,2020). For instance, when cholera or the Spanish flu hit, the economic balance broke and caused famine as an immediate effect. The COVID-19 pandemic has mostly fit the same profile, although there are specific differences (Butu et al., 2020).

Pandemics trigger significant economic, regional, and global policies, social behavior, and citizens’ mentalities (Butu et al.,2020). There is widespread agreement among economists that it will have a severe negative impact on the global economy. According to the International Monetary Fund (2020), the whole world is likely to enter into a recession, and the Global gross domestic product was anticipated to contract by 3% in 2020.

In general, a pandemic's direct cost, i.e. (hospitals, staff, medication) can be massive (Rutherford and Chu, 2017). The Global Health Risk Framework for the Future (GHRF) Commission estimates that every year on average infectious disease outbreaks cost the world about USD 60 billion in direct costs (Maurice, 2016). The long-term burden is also severe, one of the main burdens is from the loss of earnings of those who have died, and indirect costs, which include everything that contributes to a decline in GDP, are also burdensome (MacKellar, 2007).

Many countries are suffering indirect ramifications from the value chain disruptions and lower international demand for goods of every kind due to the widespread recession. Adverse developments in China have spillover effects on the other countries since China is a vital source of both demand and supply, and a focus of concern for financial markets for the rest of the world, and has production relations with other countries that cover a broad space that cannot be filled quickly (Acikgoz and Gunay, 2020).

Some economies worldwide are suffering from adverse economic and financial impacts even though they don’t have such strong health damage due to their vulnerability and weak resilience (World Health Organization, 2020). Economic losses are not correlated to health impacts, and not all industries are impacted equally by the crisis. Moreover, some sectors have suffered more than others, and the apparel industry is expected to be the hardest hit (United nations, 2020).

2.3 Economic crises in the Palestinian market:

The Palestinian economy is the economy of an occupied territory (Madi, 2018). Military occupations and colonization have frequently had economic objectives, which typically involved the exploitation and the impoverishment of the occupied territories in different shapes and forms (UNCTAD, 2016).

The economic dimension of occupation could be described as “ the acts and measures and policies taken by the occupier to appropriate itself to the assets, natural resources and economic benefits that rightfully belong to the occupied country and the colonized people, and undermine the capacity of the occupied economy to access and use their resources, move freely within their homeland and conduct normal trade, economic and social transactions with neighbor’s and traditional trading” (UNCTAD, 2016, Pg5).

The Palestinian economy is a small, poor, and disarticulated economy, and the Israeli economy is more advanced and well-connected. The nature and structure, and dynamics of the relation between the two economies entails the appropriation of the occupied country's resources, displacing, replacing, impoverishing, and marginalizing its people (Kubursi and nakib, 2018). The successive Israeli governments and the asymmetric division of power have been aiming to integrate the Palestinian economic resources, especially labor, land, and water, into Israel’s “mainland” economy and further to isolate and minimize the Palestinian economy and markets (Khalidi and Taghdisi,2009), and to impose exploitive policies on the Palestinians natural resources during the occupation (Kubursi and Naqib, 2018).

Since the start of occupation, the Israeli authorities applied many challenging and complex policies and measures to place under their control the most extensive possible land area and the maximum amount of resources and water. These measures Included restrictions on the Palestinian use of their natural resources and transfer it to Israel, Restrictions on the economic activities of the productive sectors, and the neglect of the public sector (resource gap), The labor market imbalance, The sectoral distortion, and the infrastructural gap (Naqip, 2002). The result is the Palestinian people's deprivation from their internationally recognized human right to development and the ability to produce, not to mention their abused freedom, land, and resources (UNCTAD, 2016). The economy suffers from a chronic incapacity to generate more than two-thirds of its national income and rely on imports to fill the gap, which assumes a vital role (Kubursi and Nakib, 2008).

The Palestinians are already suffering from the fiscal burdens of the humanitarian crises and the occupation-related fiscal losses for so long (Madi, 2018), and the current regime of external and internal closures imposed by the covid-19 pandemic to contain the spread of the disease and the prevailing climate of political and economic uncertainty create a tremendous burden for the Palestinian economy to bear.

2.4 The impact of covid-19 pandemic on businesses:

Pandemics, with their global reach and relatively long durations, can cause severe business disruption. The ability of a company to deal with disruptions is a key element for good performance. The crisis duration plays a central role in businesses' total potential impact, which stresses the problem's size. It's difficult to give accurate anticipation about the crisis ends, and the size of the impact cannot be accurately predicted. For that reason, companies are required to seriously invest in solutions that will better prepare them for that kind of crisis (Acikgoz and Gunay, 2020).

In the current covid-19 crisis, no sector has been left intact by the collapse in stock prices. Even traditionally stable sectors (like utilities, pharmaceuticals, and tobacco) are all down by 20% or

even more. Year-to-date stock returns for industries that have been hit particularly hard since the COVID-19 pandemic outbreak. Oil, gas, and coal firms lead the negative returns (on average 50% below start-of-the-year prices) driven largely by a plunge in oil prices and a decline in global consumption. As expected, travel & leisure (including hotels, restaurants, cinemas, etc.), aerospace, mining, banks, and media are all examples of sectors that have fallen by more than 30 % (Fernandes, 2020).

Businesses in almost every economic sector face a financial crisis that can threaten their operations and sustainability, especially among small companies. At the same time, millions of workers are vulnerable to losing their jobs and income and experiencing layoffs (Purwanto, 2020) who are closely tied to the business ecosystem's resilience to the enormous economic disruption caused by the pandemic (Paunescu and Matyus,2020). Small and medium-sized enterprises (SME), which provide 70% of jobs in most countries worldwide and about 50% of the economic activity, have been imposed to a real economic disruption resulting from the covid-19 pandemic and impacted the most (ITC, 2020). SMEs are experiencing severe cash flow problems. Many fear that they will not reopen again. They are also scrambling with mounting rent and debt servicing costs while unable to generate much revenue; these challenges left SMEs eager for any government support they can get (Petropoulos, 2020).

Demand reduction has caused an enormous impact on SME's. Declined orders with workers and customers held at homes and supply chains are entirely paralyzed (Petropoulos, 2020), leading to revenue flows shrink. While companies have been struggling to obtain additional loans to compensate for the cash flow shortage, difficulties in obtaining loans have exacerbated the situation. Leading firms to search for other options to overcome the crisis, such as reducing operational costs since they are concerned about payments to employees and social security and repayment of loans to commercial banks (UNIDO Regional Office Hub in Thailand,2020).

Shared features of pandemics such as Novelty and Severity help us understand its impact on businesses better (Rutherford and Chu, 2017). Still, it is difficult to forecast the economic impact of the COVID-19 crisis due to the lack of historical experience. No previous crisis can be regarded as a historical benchmark that we can relate to, even though humanity went through several fatal diseases and economic recessions (Fernandes, 2020).

As the trend of globalization continues and businesses become dependent on resources and markets around the world, the potential impact of a pandemic on business performance becomes increasingly relevant and complex (Acikgoz and Gunay,2020). Businesses should navigate the financial and operational challenges that they face during these stressful times while rapidly addressing the needs of their employees, suppliers, and customers (Turner and Akinremi, 2020).

Fundamental changes in consumer behavior, supply chains, and routes to market are ripping firms off balance due to the pandemic outbreak. Leaders' need to respond quickly and adopt agile ways of working and value chain transformation to help outmaneuver uncertainty is significant (Tuner and Alkinremi, 2020). Firms are suffering from falling sales, and production is experiencing sharp declines in profits due to fixed short-term costs and falls in revenue and Government intervention to halt the virus's spread. During such hard and stressful conditions seeking growth opportunities is challenging and complicated, and the need to push companies to operate in innovational ways rapidly is growing (Tuner and Alkinremi, 2020).

The ramifications of the containment of the deadly novel are leading the majority of businesses to reconsider established systems and priorities, the new normal in the horizon will be

characterized by four long-term trends: an emphasis on resilience to shocks, embrace of digitalization opportunities, greater inclusiveness, and sustainability (ITC, 2020).

2.5 Consumption behavior:

The world witnessed a significant development of consumer behavior and marketing as areas of theory and research since the beginning of the 21st century (Foxal,2016). Consumer behavior study helps in understanding how consumers feel and think about certain brands and products, and how consumer motivation and decision strategies distinct between products and services, the study of consumer behavior is the backbone of every firms marketing strategy and highly required to provide marketers with the knowledge and skills to improve and adapt their marketing strategies and campaigns (Stankevich et al.,2017), and meet the customers' expectations on many levels.

consumer behavior describes “the process that leads to and determines the why, what, who, when, and how of what consumers purchase in a way that reinforces their self-image, sustains their lifestyle, expresses their identity culturally as a group (or part of it) and/or gains recognition within their own group” (Ojbide, 2015, Pg 341).

Sharma and sonwalker,2013, defined consumer behavior to be “the study of the processes that individuals or groups go through in making their purchasing choices in order to satisfy their needs” (Sharma and sonwalker,2013, Pg 34).

Engel and Blackwell (1982), stated that “Consumer behavior is the acts of individuals directly involved in obtaining and using economic goods and services, including the decision processes that precede and determine these acts” (Galalae and Voicu, 2013, Pg 278).

While Priest et al., (2013) defined consumer behavior as “The mental, emotional and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires” (Priest et al., 2013, Pg 5).

And Perner (2008) argued that Consumer behavior involves “the study of the processes which individuals, groups, or organizations perform to acquire products, services, experiences, or ideas to satisfy their needs and how these processes have impacted the consumer and society” (Mansoor and Jalal, 2011, Pg 105).

While according to Louden and Bitta,“consumer behavior is the decision process and physical activity, which individuals engage in when evaluating, acquiring, using or disposing of goods and services” (Saravanan et al., 2009, Pg 71).

The study of consumption behavior is a very complex phenomenon (Stankevich,2017), it is almost impossible to understand it completely since it is related to human mind closely. However, predicting how a human may behave under certain circumstances can be estimated through studying previous consumption and purchasing behavior (Lautiainen, 2015).

The consumption behavior process involves pre and post purchase activities. Including search, evaluation, purchase, consumption and post purchase behavior of the consumers, and includes the disposal of purchased products keeping many consumer characteristics and environmental factors in mind (Stankevich et al., 2017).

The new costumers adopted a more aggressive and demanding behavior with an increasing desire for multiplicity and rich experiences, which turned the consumer behavior study into an elemental task both at the entrepreneurial and institutional levels (Stankevich, 2017), firms have realized that they need to modify their performance and efficiency to meet consumers' expectations, make a new customer base, retain the old one, and create a competitive advantage among competitors and maintain sustainability (Barmola and Srivastava, 2010).

The literature identifies four distinctive patterns of consumer buying behavior, those differs with respect to: the frequency of occurrence, emotional involvement, decision making complexity and risk. These types are known to be: programmed behavior; limited decision-making buying behavior; extensive decision-making buying behavior and impulsive buying (Mansoor and Jalal, 2011).

- Programmed behavior (Habitual behavior): also known as routine purchase of certain products out of habit such as: newspapers, coffee, chewing gum etc., it is distinguished by low complexity of decision making and little information search (Mansoor and Jalal, 2011) and minimal awareness and cognitive effort (Kurz et al., 2015)
- Limited decision-making buying behavior involves reasonable level of decision making and a moderate of time and effort, and a relatively low amount of information search in order to generate a purchase, for example the purchase of clothes, where getting information on the product and selecting the desired outfit is easy and fast (Mansoor and Jalal, 2011).
- The extensive decision-making buying behavior: unfamiliar, infrequent purchase of an expensive product or service like a house or a car, this type of purchases involves high level of psychological, economic and performance risk, therefore, the consumer normally spend a relatively long time and a lot of effort during information gathering and decision making (Sharma, 2014).
- Impulse buying, no conscious planning: an external stimuli might make a certain product to appear irresistible to a given consumer (wells and prensky, 1996)

The purchase of a given product does not always elicit the same buying behavior type, it can shift from one category to another based on the circumstances. For Example: going to the hair salon may be an extensive decision making for someone but a limited decision making for another, and the type of service she/he is requesting at the salon also determine the extent of the decision making process (sharma, 2014).

Trends of consumer behavior have been changing and evolving over the years, people now desire more active participation, and consumers are more intelligent, demanding and hard to please, people are switching to high technology and seeking smart ways to integrate a range of functions into one property and expecting hyper-efficiency (Stankevich et al., 2017), Marketers need to realize the challenges they face with a generation who is social media addicted but not highly influenced by social media marketing when it comes to their purchasing decisions and consumption choices, delivering the right marketing message that appeals to Tech-savvy millennia's is a tough mission (Johson W, 2014).

2.6 Consumption Behavior During the period of crisis:

The emergence of some critical incidents such as crises of any kind can impact human behavior significantly; Survival psychology acknowledges that individuals may undergo behavioral changes due to the occurrence of particular events, including natural disasters, pandemics, terrorist attacks and wars.

Recessions and economic crises differ in causes, depth, duration, and whom they affect the most, it is possible to reach an anticipation of how consumers would respond and behave during a certain crisis through how previous downturns have altered consumer psychology and behavior taking demographic and cultural differences into consideration (flatters and willmot,2009), consumers usually react to any change in the economic situation around them by changing consumption patterns and trends this happens due to a change in the levels of their perception of risk and emotional fear of the future (Mansoor and Jalal,2011).

Down turns and recessions fall into two broad categories, some are brief and shallow and other are catastrophically deep and enduring, shallow crisis lead to short-term changes in consumption behavior and usually economy recovers and the consumption trends rebound relatively quickly. While deep crises as were the Great Depression of the 1930s and Japan's lost decade change the mind-set of whole generation of consumers and impact the consumer behavior for a long time also transform the regulatory landscape, impacting both businesses and consumption (flatters and willmot,2009)

Consumers find themselves in a situation where they have to cope with the risk generating events in every possible way and deal with its ramifications compulsory (Stanciu et al.,2020), regarding many aspects such as low income, increase of poverty, unemployment and reduction of well-being (Castagna et al.,2018),not to mention the feeling of a pronounced tendency to modify their current buying behavior, due to the financial problems and budgetary constraints and other ramifications that come along with an economic crisis (Urbonavicius and Pikturniene,2010).

In the context of economic instability and down turns,consumption behavior take different trends and forms different than those of pre-crisis, and highly dependent on many factors and characteristics of the consumer and the current economic condition, the overall picture of expressive or emotional consumption starts to be replaced by more realistic set of attitudes and impact the timing, breadth and volume of behaviors responding to environmental and financial pressures (loxtton et al.,2020),

Pandemics are not normal crises, when accounting for the main pandemics which have had affected the humanity,consumer behavior during the COVID-19 crisis seems to align with behaviors exhibited during historic shock events, but still new consumer trends or acceleration of pre-existing trends are shaping with a rapidity never seen in a new market landscape (Stanciu et al.,2020).

Individuals try to cope with the ambiguous containment measures of the deadly disease, it is reasonable for consumers to try to maintain a sense of control by the acquisition of relatively large amount of practical and regular products, mainly essentials such as cleaning products, food and medicine through panic buying which is mainly affected by four key factors: (1) perception, (2) fear of the unknown, (3) coping behavior and (4) social psychology (loxtton et al.,2020), as

panic and fear continues to grow, a significant group of consumers tend to be anxious and overwhelmed rather than being calm and reasonable and rational about their decisions (world bank,2020).

Past Crises and recessions indicated that uncertain events can impact consumption behavior in four different and unequal ways based on socio-demographic groups:

1. Wealth effect: the consumer response to the destruction of wealth, when the value of their assets drops.
2. Increase in uncertainty: the decline in consumer confidence leads to reduce spending and (most notably on durables) and save more, or reduce debt.
3. Changes in relative prices: which impacts the consumption of certain goods and their complementary like the effect of gasoline price spikes on the consumption of cars and transportation services in general.
4. The credit crunch that may follow a financial crisis may prevent households from purchasing goods that are typically acquired through borrowing, such as cars or other houses (Petev et al., 2011).

The changes in consumption patterns during the periods of crisis are dependent on whether the products are perceived as essentials, treats, postponables or expendables (Urbonavicius and Pikturniene, 2010). Consumption of essentials should be logically the least impacted by economic downturn. There are three total consumption components that are heterogeneous in behavior:

- Spending on durables such as (Motor vehicles and parts, Furniture and equipment, and Recreational goods and vehicles) is expected to fall substantially.
- Spending on nondurables (Food at home, Apparel, and Gasoline): is expected to fall moderately, consumption of apparel and gasoline declines substantially as a result of lockdown, also food expenditure drops to some extent.
- Spending on services: The behavior of its sub aggregates (Transportation, Recreation, Housing and utilities, Finance and insurance, Food services, and Health care) is very heterogeneous, Spending on health services increases substantially, spending housing and utilities remains constant, but declines substantially for services related to transportation due to lockdowns (Petev et al., 2011).

Numerous studies observe differences between consumer segments especially depending on age groups when coping with economic crisis, each generation share same specific set of life experiences therefore manifest a shared response to crisis but different than other age groups, or have some experience with dealing with financial shortages from past troublesome periods that a younger generation might not have, The differences of attitudes and behaviors of different age groups may also vary depending on the categories of products or services (Urbonavicius and Pikturniene, 2010).

Down turns are stressful and Influence of consumer decisions and behavior in many ways, the influences are manifested in eight popular trend that differ in their maturity and the likelihood to be accelerated or slowed by the crisis (flatter and willmot,2009):

The dominant trends:

- Demand for simplicity:

Consumers are seeking uncomplicated, user-friendly products and services that simplify their lives, this trend is expected to continue to accelerate through the recovery into the long term (Mansoor and Jalal, 2011).

- Focus on the boardroom:

Outraged by corporate malfeasance, consumers tend to punish companies for unethical or ineffective governance (labor or costumer practices), this trend should accelerate during the period of crisis but will most likely lose velocity over the long-term (flatter and willmot, 2009).

Advancing Trends:

- Discretionary thrift: Consumers are pursuing a more wholesome and less wasteful life Even those who don't need to economize, Recoveries typically unleash pent-up demand, as consumers continue to find personal and practical satisfaction in this trend it gains back its momentum (Mansoor and Jalal, 2011).
- Mercurial consumption: Easy access to information and less wasteful life, recycling more, buying used goods, which are making consumers agile and less loyal, the trend will accelerate into the recovery and beyond(flatter and wilmot, 2009).

Slowed trends:

- Green consumption: Consumers choose cheap products instead of Expensive green products so they are cheaply and discreetly reduce waste, so this trend slowdown in crisis periods, this trend is expected to recover and accelerate post-crisis (flatter and wilmot, 2009).
- The decline of deference: Respect for institutions and authority, long in decline especially in shallow recessions, in the case of deep crisis it will temporarily level off as people look to them to fix the economy and look for rescue and guidance (Mansoor and Jalal, 2011).

Arrested Trends:

- Ethical consumerism: Humanitarian consumption and spending, such as eating cage-free eggs and giving to charity, are falling as people focus on feed their children and keep a roof above their heads instead of charity, In the recovery the trend is expected to rebound slowly (Flatter and Wilmot, 2009).
- Extreme-experience seeking: Expensive, frivolous, or risky recreational experiences, which are popular during the boom preceding the recession will experience a fall during

the recession, while other experience that are cheap will continue to increase(Flatter and Wilmot,2009).

2.7 Decision-making process during the covid-19 crisis:

Investigating consumer behavior and their decision-making process has become an important topic in the marketing society and literature. The process can seem mysterious, but every person is playing a role as a consumer and makes a lot of purchasing decisions every day and all go through basic steps when purchasing to determine what products and services will best fit their needs.

It is essential to master this subject to effectively target customers, improve a company's products and services, and understand how customers view your products versus competitors' products. That is all results in providing value and customer satisfaction, creating a competitive advantage, enhancing the company's value, empowering marketing campaigns, being successful in the market, and creating innovation and maintaining sustainability for the business (Stankevich,2017).

Marketers must have some idea of how much time and effort consumers will put into a purchase decision and have the capabilities to face the challenge of reaching a point of understanding how consumers think, feel, argument and select among existing alternatives (e.g., brands, products, and retailers). How the Consumer purchases of goods and services are highly influenced by cultural, social, personal, and psychological individual characteristics (Husain,2017), so they can successfully reach their target market and manage to influence the purchasing behavior of the consumers in favor of their products or services (Stankevich,2017), and more effectively sway opinion and strategically shift behavior in favor of their brands and costumers (Loxton et al.,2020).

Consumers can vary from a little girl crying to her father over a new doll to a four international corporation's executive making a huge investment deal. The process of buying a product or acquiring a service does not come suddenly. However, it carries a long process of thinking, analyzing options, and considering other factors to make a decision and reach a conclusion (Husain,2017).

Consumer decision-making can be defined as “the processes by which consumers recognize their needs, search and collect information, evaluate all available alternatives, make the purchase decision, all followed by the post-purchase behavior” (Boonme, 2015, Pg5). These actions are determined by psychological and economic factors and are influenced by cultural, social, personal, and psychological characteristics and environmental factors such as cultural, group, and family (Boonme,2015). Business Dictionary offers the following definition. "Consumer buying behavior is the process by which individuals search for, select, purchase, use, and dispose of goods and services” (Stankevich, 2017, Pg 8).

There are five stages of the consumer buying decision process:

1. **Problem Recognition or Need Recognition:** It starts with the basic need like air, water, food, and shelter (Qazzafi, 2019). The recognition of the need can be divided into internal stimuli

(psychological needs, safety needs, needs for love and self-esteem etc.) and external stimuli like a shopping display or advertisement (Boonme,2015).

2. Information search: as the customer starts to seek information to solve the problem with two sides of information included internal information (past experience) with the product or service and external information (friends or family or reviews from press and other customers (Boonme,2015).
3. Evaluate all available alternatives: the consumer evaluates the options and look for the best deal by price, quality, brand, product positioning, a place where to buy (location), consequences of using the product, etc. (Stankevich,2017); a consumer might also be affected by other factors such as shopping experience, the variety of promotions and advertisements, good condition terms for sale etc (Boonme,2015).
4. Make the purchase decision: the consumer chooses the best alternative of a product or a brand and makes the actual purchase, additional decision might be needed, such as when to buy, where to buy, and how much money to spend (Stankevich, 2017).
5. Post-purchase behavior (satisfaction or dissatisfaction): the consumer evaluates the product or the service and decide whether it meets their expectations and satisfies their needs. In this case, the consumer might become an ambassador for the brand and promote it through word of mouth to friends and family or through social media (Stankevich, 2017), and if the consumer is disappointed, he will go back to repeat the five stages of the consumer purchasing decision process (Boonme, 2015).

2.7.1 Factors affecting consumer purchasing decision process:

A consumer's buying behavior is influenced by cultural, social, personal and psychological factors (Lautiainen, 2015).

1. Internal psychological Factors: The purchasing behavior of a given consumer is governed by psychological factors. The most significant ones are motivation and perception (Lautiainen, 2015).
 - Motivation: buying is the urge or drive for which a person seeks satisfaction through purchasing a product or acquiring a service, it acts as a driving force that impels an individual to take action to satisfy that need, and there can be two types of needs biogenic need such as (hunger, thirst etc.), and psychogenic needs such as needs for recognition, esteem etc (Lautiainen,2015).
 - Perception: it is how something is regarded, understood, or interpreted. And it is affected by a number of factors, which are: subjectivity, categorization, selectivity, expectation, and past experience (Ramya and Ali,2016).
 - Beliefs and Attitudes: which forms the brand image toward various products and services and affects the purchasing behavior of a customer, conveying a brand image to a target market is a fundamental marketing activity and marketers can change the beliefs and attitudes of customers (even though it's a difficult task) by launching special campaigns in this regard (Gajjar,2013).

2. **Personal Factors:** are individual characteristics and traits that are specific to a person such as age, income, occupation life style, and personality (Ramya and Ali,2016),these characteristics affects how a person makes decisions, their unique habits and interests, and opinions(Khuong and Duyen,2016).
3. **Social Factors:** Social factors such as culture and subculture, reference groups, family, social class which impact consumer behavior significantly (Lautiainen, 2015).
 - **Reference groups:** every individual purchasing decision are influenced by people around them, Individuals may be involved in numerous different types of groups which influences an individual's beliefs, values, attitudes, behaviors, and norms. Every individual interacts daily with family members, close friends, neighbors, work group or any other reference groups, those relationships influence individuals in many ways, their self- image, life style, habits, tastes and preferences,also creates brand perception in an unrecognized way(Lautiainen,2015),all the customs, values and Tradition received as growing up forms behavior and attitude pattern toward different things including purchasing behavior (Husain,2017).
 - **Family** is a comprehensive and multifaceted purchasing organization that encompasses the needs of two generations or more. Purchasing behavior pattern will be affected by the nature of family and its responsibilities may create a range of reverse demands for goods and services (Al-Azzam, 2014).
 - **Culture and subculture:** Socializing within the family, school, work and many other institutions results into a learning process that results into a set of perceptions, preferences and behavioral patterns that forms the behavioral pattern of an individual (Ramya and Ali,2016). Subcultures like nationality groups, religious groups, racial groups and geographical areas, all are different to some degree ethnic taste, cultural preferences, taboos, attitudes and lifestyle.
 And deeply influence values including achievement, success, efficiency, progress, material comfort, practicality, individualism, freedom, humanitarianism, youthfulness and practicality. Marketers must learn how to respond properly to cultural diversification.
 - **Social class:** Social class is a division in a society that is permanent and ordered whose members share similar value, interest and behavior, its mainly determined by factors such as income, occupation, education, authority, power, property, ownership, life styles, consumption, pattern etc, each social class (upper, middle and lower) practices a different purchasing behavior pattern based on income, life style and other determinants(Ramya and Ali,2016), Marketers should be aware that a person's social class has a major influence on the types, quality and quantity of the products and services purchased and should understand the dynamics of the market he/she is intending to target.
4. **Economic Factors:** such as personal and family income, savings, and consumer credit and liquid assets. the consumer buying habits and purchasing decisions are highly attached to the consumers purchasing power which depends basically on the economic situation of the economy that determines the well-being of the consumers and affects the types and quantities for products purchased and services acquired, a strong economy

leads to a greater money supply and a higher purchasing power for the consumers and a weak economy reflects a struggling market that is impacted by unemployment and lower purchasing power (Ramya and Ali,2016).

The covid-19 pandemic already set to have long-lasting profound economic, social, political, and cultural impacts even after it ends. It represents one of the most significant environmental changes in the modern marketing history (He and Harris,2020), it represents a collective traumatic event for many consumers, which points out the necessity of scaling the size of its impact on the consumption behavior.

There is a great chance to be able anticipate the change in consumer behavior and the new trends in purchasing behavior during the period of covid-19 pandemic crisis by understanding three things: how previous downturns have altered consumer psychology and activity; how this crisis compares with previous ones; and the journey consumers have taken to the present, which will condition their reaction to the crisis and shape their trajectory out of it (Flatter and willmot,2009).

Survival psychology acknowledges that when individuals sense the probability and ramifications of the spreading of a disease to be high or experiencing the occurrence of unpleasant events such as wars and natural disasters, they normally change their purchasing and consumption behavior and investment decisions significantly, they also might become more motivated to undertake self-protective activities including panic buying, to minimize perceived risk, consumers may also tend to channel their lack of knowledge about crises duration and severeness into behaviors perceived as comforting, providing security or that stress alleviating (loxtton et al.,2020).

both situational and motivational factors impacts the decision making process deeply, situational factors such as those of shortages and small budgets due to lock down and not receiving income leads people to become insecure, and this will impact how they process information and how they respond when making decisions, and also leads to strong awareness of the value and price of the products, using coupons more often, preferring to buy at low prices at the expense of comfort shopping, focusing on saving instead of buying assets and expensive properties becomes the new mentality for a rational consumer (Rutherford and Chu,2017).

Motivational factors such as the desire for control or wanting to provide for one's family, during the periods of uncertainty consumers show high sensitivity to risk during the period of crisis specially when they have no clue what the future is hiding, which imposes young adults to grow up with less happiness and with greater risk of depression (Voinea and Philip,2017).

Unpredictable events such as wars, natural disasters and pandemics disrupt consumption, production and supply chain significantly. Covid-19 pandemic has no doubt a huge impact on both immediate and long term consumption and consumer behavior.

Immediate effects of covid-19 pandemic on consumer behavior can be summarized in:

- Hoarding: fear and uncertainty about the future supply drive consumers into panic buying and stockpiling of necessities such as food, water, cleaning products, toilet paper etc.
- Improvisation: consumers invent new trends of consumption and let go of the old habits and come out with innovative practices to manage shortage in products and services.

- Pent-up Demand: during the period of crisis and uncertainty consumers tend to postpone investment projects and assets purchasing's, and luxurious goods and services.
- Embracing Digital Technology: consumers have adopted several new technologies and their applications, classes and work meetings and some health care services are carried out though through zoom video service, the area of influencer marketers is growing rapidly, and the impact of social media on consumer behavior is now massive in scale.
- Store Comes Home: due to global lock-down and restrictions of movement everywhere, the flow for work, education, health and purchasing and consumption got reversed through delivery service.
- Blurring of Work-Life Boundaries: consumers are locked down in houses with many tasks such as (working, learning, shopping, socializing etc.) and too limited resources so blurring of boundaries between work and home and between tasks and chats is necessary to make home more efficient and effective(Sheth,2020).

2.8 Variables of the study:

In normal situations many aspects, such as brand, price, aesthetics and quality are important considerations when making a purchasing decision for apparel items (Eckman et al, 1990; Lang & Crown, 1993). Criteria that have been found to influence the evaluation and buying decision of apparel include price, care requirements, brand, product composition (i.e. style and color), store image, and advertising image, but in the times of uncertainty and crisis consumers tend to change their priorities regarding those aspects depending on many financial and social and psychological factors (Ertikin et al., 2020).

The questionnaire assessed a range of consumption and purchasing behaviors including perception of financial crisis, fear emotions (either health or financial uncertainty), perception of product availability, as well as socio-demographic factors. All questions were structured to be answered directly in comparison to “before” or “during” confinement conditions. The questionnaire was translated from English to Arabic and back-translated from Arabic to English for the ease of data collection.

2.8.1 Financial crisis:

The year 2020 witnessed a financial crisis caused by the coronavirus pandemic which seems to be largely weighing on economic activity, due to the adverse impacts on the supply curve and the supply chain on a significant number of industries inflation normally increased. Currently many businesses are lowering prices in industries where it is difficult to attract customers who actually have income to spend such as transportation and travel, retail and apparel or even food to some extent.

The savings rate increased simply because people aren't able to spend in April due to the lockdown. Moreover people are suffering income discounts since the government is not able to pay full salaries due to the lack of financial liquidity, 200 million dollars of tax revenues Israel collects on its behalf on goods and services destined to the Palestinian territories are held by the Israelis (world Bank,2020).

Theories and dimensions of financial crisis:

A financial crisis can hurt the economy dramatically by causing extreme disruption of the normal functions of financial and monetary systems, which are basically built and designed to improve the efficiency of real activity and resource allocation, financial markets and institutions facilitates the efficient transmission of resources from savers to the very best investment opportunities. They also facilitate the economy development by providing risk sharing possibilities so that investors can bare more risk (Goldstein and Razin, 2015).

Over the years, many theories have been developed to interpret financial crises and guide policymakers in trying to avoid or lessen them, in this thesis, we review models from three different branches of literature that have been developed more or less in parallel: credit frictions and market freezes, banking crises and panics,, and currency crises(Goldstein and Razin, 2015).

Credit frictions and market freezes, models of credit frictions are based on a principal-agent setting that is the ability of the borrower to divert resources to himself at the expense of the creditor. Hence, it is crucial that the borrower maintains 'skin in the game', i.e., that he has enough at stake in the success of the project for credit to flow efficiently from the creditor to the borrower, and so does not have a strong incentive to divert resources. This generates a limit on credit, and it can be magnifies when economic conditions worsen (Goldstein and Razin,2012).

There are two distinct phenomena associated with banking system distress: external shocks that produce breakdown and depositor withdrawals during 'panics'. These two contributors to banking system distress usually do not concur (Calomiris,2016). One advantage of this arrangement is that it enables banks to provide risk sharing to investors who might face early liquidity needs (Goldstein and Razin, 2015).

A currency crisis is another form of financial instability and is generated by a significant decrease in the value of a country's currency. Which in turn, negatively impact an economy by creating instabilities in exchange rates, several elements can cause a currency crisis, including currency pegs or monetary policy decisions. And be solved by implementing floating exchange rates or avoiding monetary policies that fight the market rather than embracing it (Kupper,2020).

The global financial crisis has significant impacts in multiple ways and degrees on every country and individual there are five- fold way to explain the dimensions of the financial crisis: the first dimension is the large drops in asset values, and therefore capital and wealth, the second is the failure of financial institutions, the third is the credit crunch or the inability and/or unwillingness of financial institutions to lend, the forth is the shortage of US dollars, and finally are the combined and self-reinforcing effects of all the above forces in collapsing aggregate demand (Wong,2008).

2.8.2 Income level:

Financial crisis causes shortages, inflation, recession and stagflation which changes consumers' expectations about wages and prices of goods and services (Alimen and Bayataroglu, 2011). Crises normally have serious impacts on the available resources to consumers for their daily consumption decisions and options as wages decline and people become unemployed which surely reduce the actual monetary income. Beyond direct personal market income, crises cause a decrease in social transfers by the state and personal transfers within. In general, this resource based mechanism is rather simple, but powerful. Depriving people of monetary resources or devaluing these puts direct limits to their purchasing decisions on markets (Kos, 2017).

Since consumers are less willing to spend due to the strong decline in their income they find themselves in a strong need to reach a state of adaptation to the current financial state, they tend to switch to cheaper substitutes, repair more and buy used products, postpone durables and assets purchase, Some studies showed that the consumption of semi durable goods like clothing, glassware and entertainment equipment is reduced in order to compensate the spikes in the prices of essentials such as grains, eggs, oil, and vegetable (Alimen and Bayraktaroglu, 2011).

2.8.3 Emotional fear:

Consumption behavior and practices is not only impacted by tangible effects if a crisis, there are emotional dimensions that also impacts consumption practices deeply,crises force a sense of uncertainty, thus beliefs about potential future impacts of a crisis on one's life can lead to changing behavior substantially (Koos, 2017).

Economic crisis increases uncertainty regarding the consistency and continuity of one's job, payroll, benefits, tasks, and social environment, and might stimulate the development of fear and panic.Fear of the financial crisis is an under investigated frame in the psychological literature but it is indeed very threatening and serious since it concerns different stressors of the economic life for consumers, both subjective and objective (Morone and Giorgi, 2017).

Like other unfortunate events, the current COVID-19 pandemic has substantially escalated psychological burdens throughout the globe (Khan et al., 2020; Sakib et al., 2020; Tandon, 2020). The global panic occurrences have been aggravated because of COVID-19 crisis-related issues such as fear of the financial crisis, being infected with COVID-19, loneliness, social boycott, etc (ming and wong, 2020).

The desire to feel satisfied and happy not only physically but also emotionally is a significant drive for consumption choices, but during the period of crisis the consumer become increasingly anxious about available choices and become increasingly stressed about the future (Voinea and Filip,2011).

The lack of consumer confidence about the current and future financial situation impacts the demand for consumer goods deeply; consumers are less likely to purchase greater amounts of consumer goods when they are not confident about both the overall condition of the economy and about their personal financial future. High levels of consumer confidence can especially affect consumers' desire to make major purchases and to use credit to make purchases.

2.8.4 Perception of Product availability:

Both product availability and lack of availability have the potential to trigger the intention to buy, product availability is regarded as a central feature in triggering sales, In general, it is common to consider product availability as a positive signal about the product. That is, when the product is available to purchase, the consumer typically finds it as a good thing (Steinhart et al.2014).

2.8.5 Intention to buy:

Purchase intentions are frequently measured and used by marketing managers as an input for decisions about new and existing products and services. Purchase intentions are correlated and predict future sales (Vicki, 2012).It is defined as “the preference of consumer to buy the product or service. In another words, purchase intention has another aspect that the consumer will purchase a product after evaluation” (Younous et al., 2015, P9).

Attitudes toward performing a given behavior with regard to an object (e.g. attitudes toward buying a particular apparel brand in, a given situation) will usually be related to the particular behavior in question, many factors affect the consumer’s intention while selecting the product and the ultimate decision depends on consumers’ intention with large external factors (Keller, 2001).

Social cognitive theory:

Albert Bandura developed the Social Cognitive Theory of psychological functioning which is based on the concept that learning is impacted by cognitive, behavioral, and environmental factors (Bandura, 1991), and the process of observational learning is driven by four fundamental aspects which are: attention, retention, reproduction, and motivation (iSALT Team,2014). Furthermore, Bandura's theory underscores the key roles of vicarious, symbolic, and self-regulatory processes in the learning and performance of actions (Schunk,2012).

Social cognitive theory adopts an agentic perspective to human development, adaptation, and change. This theory differentiates three distinct modes of agency: first of all is the personal agency which is exercised individually, the second is the proxy agency in which people influence others to act on their behalf to gain their desired outcomes, and finally the collective agency in which people act in concert to shape their future (Bandura,2002).

The social cognitive theory can be applied as a theoretical framework in different settings and populations. It is usually used to guide behavior change interventions. It could also be adopted for examining how individuals interact with their surroundings in rural communities. The theory can also be useful to understand the impact of social determinants of health and past experiences of an individual on their behavior change (Bandura, 2004).

In social cognitive theory, people are not driven by inner forces nor automatically shaped and controlled by the environment. Individuals actually function as contributors to their own behavior, motivation and development within a network of reciprocally interacting influences, and are characterized within this theoretical perspective in terms of a number of basic capabilities (Bandura, 1989).

Individual behavior change is associated to multiple key components of the social cognitive theory:

1. Self-efficacy: The belief that an individual is able to execute a behavior and has control over it.
2. Expectancies: designate a value to the outcomes of behavior change.
3. Expectations: Determining the outcomes of behavior change.
4. Self-control: Regulating and monitoring individuals' behavior.
5. Reinforcements: Promoting incentives and rewards that encourage behavior change
6. Observational learning: Watching and observing outcomes of others performing or modeling the desired behavior.
7. Behavioral capability: Understanding and having the skill to perform a behavior (Wayne,2019).

Environmental events are not always completely under personal control and most human activities contain some potential risks. Individuals who believe that they cannot manage threatening situations that they might be exposed to usually experience high levels of anxiety arousal, and the exercise of control over anxiety arousal requires not only development of behavioral coping efficacy but also efficacy in controlling dysfunctional apprehensive cognitions (Bandura, 2007).

Human behavior has usually been interpreted in terms of unidirectional causation. In these conceptions behavior is shaped and controlled either by internal dispositions or environmental influences. Social cognitive theory demonstrates psychosocial functioning in terms of triadic reciprocal causation (Bandura, 1986). In this transactional view of self and society, personal factors in the form of cognitive, affective, and biological events; behavioral patterns; and environmental events all operate as interacting determinants that influence each other bidirectionally (bandura,2008).

There are multiple limitations of the social cognitive theory, which must be taken into consideration when adopting this theory in public health issue such as the Covid-19 pandemic which are:

1. The theory assumes that people will change automatically as the environment change, which might not always be true.
2. The theory is roughly organized, based solely on the dynamic interplay between person, behavior, and environment. And does not explain clearly the extent to which each of the factors impacts actual behavior and if one factor is more influential than another.
3. The theory heavily focuses on processes of learning and does not give enough focus on biological and hormonal predispositions that may influence behaviors, regardless of past experience and expectations.
4. The theory does not focus on emotion or motivation, other than through reference to past experience. There is minimal attention on these factors.
5. It is difficult to operationalize in entirety since it is broad-reaching (Wayne,2019).

2.9 previous studies:

There are multiple studies, which investigated the change in consumption behavior toward different commodities during different economic and financial crisis, and the behavior trends and habits that consumers of different races and nationalities develop which can be used as a reference to inspire the variables and hypothesis of the study after being modified based on the context of the study and the exclusiveness of the territory under investigation and the fact that we are dealing with a crisis of a rare kind that has no benchmark to refer to.

1. Urbonavicius and Pikturniene (2010): Consumers in the face of economic crisis: Evidence from two generations in Lithuania. The aim is to identify emotional responses of consumers to the economic crisis, to figure out how they differ between the two generations (18–22) and (45–65) years old towards three fast moving consumer goods categories: packaged food, personal hygiene, and household, and several personally used services. Variables of the study are: Changes In real income, Income expectations Perception of price level changes and Expectations of price level changes. They used an Exploratory research method Bulldozer generation demonstrates more consistent purchasing behavior, and reduces consumption during the economic downturn more significantly than the generation Y. Generation Y mainly compromises on service quality, increased affordability means services of a lower quality for really affordable prices, Bulldozer generation show different strategies such as making savings in order to survive, reduce consumption really sharply and are not that much forced to reduce consumption, typically compromise quantities rather than product or service quality.

2. Basev (2014): Effect of economic crisis on food consumption behavior of British Consumers. Turkey, the objectives are: Identifying the changes in food buying behavior in the UK Exploring whether consumers' preferences in regards to brand and quality has changed or not. Discovering whether economic crisis reduced consumers' environmental consciousness or not. The study variables are: Demographic characteristics for participants, change in Buying habits during the economic crisis, consumption patterns in economic crisis. They used an exploratory research method . The results showed that consumers did not switch to unbranded products or started to buy products in smaller packages, there is a great resistance to change shopping habits in some situations despite the crisis, behavioral reactions of consumers to economic recession .

3. Valaskova and Kliestik (2015): Behavioral reactions of consumers to economic recession. Slovakia. The objective is to analyze the post-recession Slovak consumer behavior. Partial aims: to analyze consumer behavior and its characteristics from a literature perspective, to introduce the European consumer policy of the research period 2014–2020, to present the results of the survey conducted in the Slovak consumer market, to verify the results of the survey by various studies and searches realized in other countries to portray the main changes in consumer shopping behavior. Variables of the study are: Age, Disposable income, The length of the

recession period. The methods used are: logical and comparative analysis of literature, analysis, synthesis, deduction, induction, description, excerption and statistical hypothesis testing. There is no statistically significant relationship between the age of consumers and changes in behavior, but there is a statistically significant relationship between the length of recession and consumer behavioral changes as well as between the disposable income and the intensity of changes in consumer behavior. Impulsive consumer behavior has been replaced by sophisticated, responsible and socially acceptable, which is confirmed by the results of surveys carried out in the world. Slovak consumers started to purchase purposefully and cautiously, economically and responsibly. They consider various possible aspects of the products, their design, packaging, safety, cost, etc. Thus, consumers have become cautious and their behavior influenced by the regime of savings in the time of economic recession will certainly continue in the post-recession time.

4. Gül and Bayraktaroglu (2011): Consumption Adjustments of Turkish Consumers During the Global Financial Crisis. Turkey, the objective is to reveal the effects of the global financial crisis on Turkish consumers and compare these effects with respect to demographic factors. Demographic variables: gender, age, occupation, income, and marital status. They used an exploratory research method. The result showed that consumers followed habits such as: Cautious spending and quest for low price dimensions, the factors creating significant differences were occupation, income level, and gender. While age, occupation, and marital status influenced the promotion adjustments, occupation and income affected level of adjustments in the financial anxiety. The results show that during crisis, skepticism about promotion activities increases, so that instead of spending on promotion, companies could reduce prices. It could be a useful strategy considering consumers' "quest for low prices" and "cautious spending" during crisis.

5. Mansoor (2011): The Global Business Crisis and Consumer Behavior: Kingdom of Bahrain as a Case Study. Bahrain. The objective is to study the impact of the Global financial crisis on Bahraini consumers, investigate their perception of this problem and whether their consumption behavior has changed as a result. Variables of the study are: Perception of risk, Price inflation. They used a Descriptive research methodology. Conclusion of the study: Consumers prefer to shift to less harmful choices, many consumers have been reducing their spending, they have redefined what they consider as "necessities" and what are considered "luxuries", but they still find it hard to save. The most influential factor is recognized to be the external economic instability that Bahrain's consumers experience. The depressing effects of the financial crisis have hit the overall consumers' purchasing behavior affecting both planned and unplanned buying behavior.

6. Lee et al, (2010): U.S. Consumption after the 2008 Crisis, this study aims to explore the likely direction of U.S. consumption after the crisis of (2008) Disposable personal income. Variables of the study: Effect of financial uncertainty. The authors combined econometric and simulation approaches. Compared to the pre-crisis years (2003–07), the estimated changes in saving and consumption imply a decrease in the U.S. The study found out that the U.S. consumption will

remain at a relatively subdued level over the following several years, with the household saving rate settling at 5–7 percent of disposable personal income.

7. Pandelica and Pandelica (2011): The change of consumers' behavior in crisis conditions: A psychological approach to the empirical evidence from Romania. Romania the purpose of this article is to analyze the causal relation between the psychological factors of behavior in risk generating situations and the change of the Romanian consumer behavior during an economic crisis. Variables of the study are: Risk perception Risk aversion. They used exploratory research method. The result showed that there is a statistically significant association between risk perception, aversion to risk-generating situations and directions of behavior change measured as: migration to the low demand curve, the postponing/elimination of the major purchases, the aggressive search of options in choosing products, in the process of product choice the price comes first, in the process of product choice the quality comes first, the trial of new innovative products, and risk perception influences the change of behavior to a greater extent. The empirical results uphold the starting premise that there is a statistically significant association between risk perception, aversion to risk-generating situations and directions of behavior change measured as: migration to the low demand curve, the postponing/elimination of the major purchases, the aggressive search of options in choosing products, in the process of product choice the price comes first, in the process of product choice the quality comes first, the trial of new innovative products.

8. Sharma and Sonwalkar (2013): Does Consumer Buying Behavior Change During Economic Crisis?. India, this research is aimed to focus on the changing trends in the consumer buying behavior during a global business crisis. Variables of the study are: Risk attitude, Risk perception. They used an exploratory research method. The result showed that: In USA, lower prices have a high amount of influence over where people do their shopping". In Spain, China, Japan and Korea the results showed that over 70% of consumers believe that they are currently living in a recession, consumers feel that their lifestyle has been impacted by the recession. In the Arab world about (59%) of consumers in the United Arab Emirates (UAE) and 30% in Saudi Arabia believe that their country is in a state of recession, Luxury brands have become an essential part of the Saudi Arabia and UAE standard of living as consumers are willing to pay higher prices for products that they believe will bring them social status".The most influential factor is recognized to be the external economic instability that Indian consumers experience. The depressing effects of the financial crisis have hit the overall consumers purchasing behavior effecting both planned and unplanned buying behavior.

9. Petev et al., (2010): Consumption and the great recession:An analysis of trends, analysis of trends, perceptions and distributional. USA. The objective is to assess the change in consumption behavior during the period of the 2008 recession. The research variables are: Wealth effect, increase in uncertainty, change in relative prices, credit crunch. the methodology used is the descriptive analysis method. The results are: the decline in housing values may have pushed some "sub-prime borrowers "to decrease their consumption, the financial breakdown of 2007 led to historically low levels of confidence among Americans, there were significant

concomitant price effects Consumption fell significantly in 2008 and in the first half of 2009, The fall in consumption has been particularly strong among durables, but nondurables and service have also fallen.

10. Jasiulewicz (2012): Economic Crisis Influence on the Polish Consumer Behavior Poland. Objectives of the study: The study investigated the effect of global economic crises on consumer's behavior and presents consumers subjective opinion on such issues as the definition of "economic crisis", the evaluation of Polish economy condition and the household financial situation. Variables of the study are: financial situation, Perception of economic crisis, Socio-demographic characteristics. They used an empirical analysis, the study results are: The great majority of respondents is aware of global economic crisis and perceives it mainly through consumer's material status aggravation; Respondents are rather pessimistic, In spite of creating Poland as a "green island" by Polish media, respondents feel, sometimes painfully. The significant reallocation of consumption expenditures is visible. Expenditures limitation in households caused by economic crisis forces a change (sometimes serious) in respondent's lifestyle. People think that it is difficult to find a job in the times of crisis and it is too risky to change the job. The best forms of safe money investing in times of economic crisis in respondent's opinion are Real estate and gold and jewelry. The crises negatively affected the respondents' mood and their perception of future: high concern dominates and pessimistic attitudes are noticeable: sometimes even panic and depression.

11. Ertekin et al., (2020): Fashion consumption during economic crisis: Emerging practices and feelings of consumers. Turkey. The study objectives are: This study addresses this gap and contributes to anti-consumption literature by providing a deeper understanding of the impacts of economic crisis on consumers' fashion consumption habits and the alternative practices that emerge, the study shed light on the underlying feelings and conflicts involved due to change in the consumption patterns. Variables of the study are: Income level, Age, Habits and practices. They used an exploratory research methodology Analysis of the interviews uncovers the alternative anti-consumption practices that emerge. Some of the themes, reuse, reduce and reject. The findings show that particularly in the field of fashion, consumers face a conflict between desire to buy due to rapidly changing fashion trends and coping with the decrease in purchasing power. This imbalance often generates negative emotions such as anger, distress, frustration, regret, and anxiety. Other informants think that economic crisis may have a positive regulatory impact on hyper-consumption.

12. Lockrem, (2013): Impacts of the financial crisis on luxury apparel and mass apparel companies from 2008 to 2011. USA. The study aims to explore whether luxury apparel companies performed better than mass apparel companies from 2008 to 2011 as a result of the financial crisis. 1.social/psychological benefits. The variables of the study are: price, quality. They used a Descriptive research methodology. The study results showed that: there was an overall financial difference between luxury apparel and mass apparel companies from 2008 to 2011, including the average of the four years, they had different gross margin and asset turnover from 2008 to 2011, there was no evidence showing that the luxury apparel companies and mass apparel companies achieved different growth of net sales, growth of cost of goods sold

and return on assets (ROA) from 2008 to 2011, luxury apparel companies outperformed the mass apparel companies starting in 2010 in terms of net profit margin. The study conclusion: the apparel market has been recovering since 2010 from the financial crisis, despite the positive development of the luxury apparel market; results of the study suggest that apparel companies should not rush into the luxury market. Findings of the study suggest diversified business models within the group of luxury apparel companies.

13. Pärson & Vancic (2020): Changed Buying Behavior in the COVID-19 pandemic The influence of Price Sensitivity and Perceived Quality. Sweden. Variables of the study: Price sensitivity, Perceived quality. They used an exploratory research methodology. The purpose of this study is to investigate the relationship between price sensitivity of MFV and changed buying behavior of meat, fruit and vegetables. In addition, the relationship between perceived quality of MFV and changed buying behavior is to be determined. The study conclusion: This study found in particular that the buying behavior of MFV changed due to the consumer's price sensitivity and concern for perceived quality. there is a positive relationship between perceived quality and the buying behavior of MFV. This means that the more consumers are concerned about the quality. With regard to fruits and vegetables, it was found that perceived quality has a greater influence on the changed buying behavior than price sensitivity there is a positive relationship between price sensitivity and changed buying behavior of meat as well as fruit as of fruits and vegetables since the outbreak of COVID-19. 1. price sensitivity has a positive influence on the changed buying behavior, which means that the more price sensitive the consumers are, the more their buying behavior for MFV changes in the COVID-19 pandemic. the more concerned consumers are about the quality of MFV, the more their buying behavior changes during the pandemic.

14. Butu et al., (2020): The Impact of COVID-19 Crisis upon the Consumer Buying Behavior of Fresh Vegetables Directly from Local Producers. Case Study: The Quarantined Area of Suceava County, Romania. the main objective of this research was to identify the possible behavioral changes of the consumers during the COVID-19 crisis, particularly of those customers who bought fresh vegetables with direct delivery, identifying the possible effects of these behavioral changes on the digital transformation of SFSC. Variables of the study: Age, Gender, Marital status, Education, Number of people on the household. They used a Descriptive analysis methodology. The results of the study: respondents who did not buy fresh vegetables directly from producers before March 16, and who are included in the age category of 35–49, belong to households of four or five people, and are PhD fellows and both men and women, women from the 20–34 and 50–64 age categories, master's degree holders, and coming from families of two or three people living in the same household appear more inclined to purchasing fresh vegetables directly from producers before March 16. The study conclusions are: The COVID-19 pandemic induced significant changes in consumer purchasing behavior of fresh vegetables, consumers are more determined to place online orders of fresh vegetables directly delivered by producers, Producers should develop their own distribution instruments in a novel manner and by taking into account the preferences shown by the Romanian buyers for high-frequency purchases.

15. Loxton et al., (2020): Consumer Behavior during Crises: Preliminary Research on How Coronavirus Has Manifested Consumer Panic Buying, Herd Mentality, Changing Discretionary Spending and the Role of the Media in Influencing Behavior. Australia. Objectives of the study are 1. Analyze the volume and timing of consumer spending patterns; the volumes of spending on specific, highly-demanded consumer goods during the investigative period; and the distribution of spending on luxury and non-durable goods to identify the occurrence of this consumer behaviors.2. To identify the presence of the media in influencing consumer behavior they focused on web traffic to media sites, alongside keyword and phrase data mining. Variables of the study are: Spending patterns according to Time, volume, range of purchases. The study results: The pandemic resulted in a steep decline in retail consumption. During March and April, the US saw a drop in total retail sales of 8.3% and 16.4% respectively. The study concluded that, to date, consumer behavior in the form of panic buying, herd mentality and discretionary spending as anticipated by Maslow's Hierarchy of Needs appears to align with behaviors exhibited during shocks and crises of the past.

16. Allabadi et al., (2020): Impact of COVID-19 lockdown on dietary and lifestyle behaviors among adolescents in Palestine. Palestine. The study objective is to assess the impact of the country-wide lockdown on dietary and lifestyle behaviors of adolescents in the West Bank, Palestine. Variables of the study: dietary habits, physical activity, screen time, sleeping patterns, sources of stress and socio-demographics. They used a Descriptive research methodology. The study results showed that there was an increase in weight gain, food intake, consumption of non-nutritional foods, screen time and sleeping hours as well as a decrease or lack of physical activity in comparison to before the lock down. Weight gain was independently associated with increased food intake. Recognizing the adverse effects of the COVID-19 pandemic and integrating dietary and lifestyle programs into lockdown conditions and school closures is critical for adolescents' long-term health

17. Szymkowiak et al., (2020): The impact of emotions on shopping behavior during epidemic. What a business can do to protect customers. Poland. The aim of this study is to study the relationship between the risk of in-store infection, emotions and in-shop behavior, they used a Structural equation modeling was used to study the relationship between the risk of in-store infection, emotions and in-shop behavior, The variables of the study are: risk of in-store infection, emotions in-shop behavior, the results of the study showed that the perceived risk of becoming infected in a store causes an increase in arousal and, at the same time, a decrease in perceived pleasure during shopping. The rise in arousal led to an increase in consumers taking actions to decrease their risk of contagion, while an increase in noticeable pleasure lowered interest of following recommendations for pandemic behavior, and the study concluded that: Based on this study, stationary shops cannot function on the premise of business as usual during a pandemic and are now faced with a conundrum. It has further been discovered that a sense of pleasure one obtains during shopping leads to a decrease in behavior allowing to protect oneself against contagion and obey WHO recommendations

2.10 Differentiation of the study:

The approaches demonstrating consumer behavior are divided into the three groups (Valaskova et al., 2015): psychological-based on the relation between the psyche and behavior of the consumer; the second approach is the sociological approach, which is dedicated to the reactions of consumers in different situations or how the behavior is influenced by different social occasions or social leaders; and the economic approach, grounded on basic knowledge of micro economy in which consumers define their requirements (Mehta, 2020).

Multiple studies on consumer behavior during the periods of crises or recession tried to investigate the change in consumer behavior during the period of crisis concerning factors such as income level, purchasing power, and demographic factors such as the paper done by (Alimen and Bayraktaroglu, 2011) and (Valaskova and Klistik, 2015).

Others such as the studies done by (Urbonavicius and Pikturniene, 2010) and (Pandelica, 2011) analyzed the causal relation between the psychological factors of behavior and emotional response in risk-generating situations and the change of the consumer behavior during an economic crisis. Other studies such as (Sharma and Sonwalkar, 2013) and (Mansoor, 2011) Investigated how the consumers' perception of risk and the depressing effects of the financial crisis hit the overall consumers' purchasing behavior affecting both planned and unplanned buying behaviors.

Others explored behavioral changes in consumption during periods of crises with respect to certain socio-demographic factors such as age groups, marital status, education, etc such as (Gül and Bayraktaroglu, 2011) and (Basev,2014).

Previous studies investigated the Palestinian consumption behavior during the periods of crises focused on topics like health care payments and their effect on poverty in the Palestinian territories (Mataria et al., 2012), others investigated food consumption only (Abdurahim et al., 1999), other studies conducted researches on the well-being and the associated factors among adults in Palestine (Ghandoor et al., 2015).

Previous studies investigated the impact of the novel covid-19 on consumption behavior such as (Prson and Vancic,2020) assessed the change in buying behavior of meat, fruit and vegetables with respect to perceived price and quality in Sweden,(Butu et al.,2020) which studied the impact of the crisis on fresh vegetables with direct delivery with respect to demographic variables in Romania, and (Loxton et al., 2020) study which investigated the range and volume and timing of consumer spending towards specific highly demanded goods in Australia.

The current study combined both psychological factors such as (fear of future financial situation and fear on contagion) and financial factors such as (income level and current financial situation) and also demographic factors such as (age, gender, education level, residency, marital status etc) to give accurate results and a broader perspective since we are dealing with a unique situation and an unprecedented health and economic crisis.

There are many serious complications for analyzing consumer behavior during the COVID-19 pandemic; it is a crisis of a rare kind, since it is not comparable to a financial crisis or a health crisis (Parson and Vancic, 2020) and may be categorized as a broader health crisis than any other one experienced in the past, such as the SARS outbreak experience, it is not possible to

immediately anticipate consumption behaviors during such crisis when comparing to more common shocks or crises, such as natural disasters, to apply here (Loxton et al., 2020).

A further complication of analyzing consumer behavior during the COVID-19 period is the international scope of the pandemic, as opposed to the more typical, localized geographic regions, making this pandemic truly unique in the scope of historic crises (Loxton et al., 2020). Dealing with an unseen enemy which impacted economies worldwide regardless of the level of development and individual regardless of social class, status and standard of living (Oana, 2020)

Moreover, the current inexistence of a vaccine means that until one is developed and administered on a widespread basis, uncertainty and fear will continue to manifest in unstable and reactive spending and consumption patterns, investment decision-making and stock prices (Loxton et al., 2020).

There is currently a gap of knowledge and research in the short and long-term impacts and ramifications of the COVID-19 health and economic crisis and the enforcement of home confinement and lockdown on consumption behavior. To our knowledge, this is the first study to assess the effects of the lockdown on apparel consumption among population in Palestine.

Chapter three

Theoretical Method

This chapter defines the study approach, research methodology and data collection, it also presents the researches sampling technique and sample selection, it also presents operationalization and operational definitions, and explains the choice of method and choice of theory, finally establishes the time horizon, the research strategy and data analysis.

3.1 Study approach:

Empirical research is carried-out based on the research questions. The present thesis is based on prior studies on buying and consumption behavior in crisis times. These questions are going to be empirically tested based on the novel crisis triggered by the COVID-19 pandemic; this study adopts positivism approach and tries to capture the reality of the current situation. Positivism involves the principle of deductivism (Bell et al., 2018). With a deductive approach, it is possible to explain the causal connection between buying behavior of apparels and income levels, fear factor, marital status, perception of product availability, and importance of purchase during the crisis triggered by the COVID-19 pandemic. Data collected by the researcher verifies the underlying hypotheses.

3.2 Research Methodology:

To describe changes in the behavior of the Palestinian consumers during the crisis period, we will conduct a descriptive research methodology, which is usually used to describe the characteristics and/or behavior of a sample population. Descriptive research is “aimed at casting light on current issues or problems through a process of data collection that enables us to describe the situation clearly and thoroughly.” (Wiley et al., 2004)

The goal of descriptive research is to describe a phenomenon and its characteristics. This research is more concerned with what rather than how or why something has happened. A survey is a primary tool that is intended to be used to gather information. The purpose is to collect a rich collection of data from various sources to understand individual participants, including their opinions, perspectives, and attitudes. Data will be collected and analyzed quantitatively, using frequencies, percentages, averages, regression, and other statistical analyses to determine relationships between variables (Nassaji, 2015).

The data will include opinions about current and expected income levels, perception of risk and emotional fear of both future financial and health situations, the availability of the apparel products, and the importance of buying apparel during the period of crisis, in addition to the

primary demographic factors affecting consumers' consumption behaviors such as age, marital status, village or city residency, education level, and profession and family size. The dependent variable is the change in apparels' consumption behavior (during the covid-19 pandemic).

Using these variables, we should develop a more robust understanding and prediction of the consumers' responses to the crisis. Such a framework helps provide answers on how apparels consumers' behavior changes as a response to the economy's' downturn, which took place as a result of the crisis (Penning et al., 2001)

3.3 Data collection:

Data is collected from books, previous relevant studies, articles, reports, statistics, online sources, and relevant magazine articles to build a sufficient and reliable framework. Based on this elaborated knowledge from the sources, we built our hypotheses, which establish the relationship between the variables of the model. The questionnaire also was created to collect data for the analysis, it was first tested in a pilot study on the researcher's friends and relatives since they also belong to the investigating sample. Items were improved to ensure a higher validity and reliability of the gathered data. For the data collection, the questionnaire was created in Google Forms because the handling is easy, and the questionnaire can be adapted for many different devices. Furthermore, the questionnaire was created and sent out in Arabic since Arabic is the mother language for the tested sample.

Since the questionnaire was only accessible online for respondents, the researcher was concerned that people above fifty years old might face a problem participating. In addition, the questionnaire can be filled out with various devices, but this does not control who is filling out the questionnaire. The online self-completion questionnaire opened on the twenty-third of November until the fifth of December. The questionnaire was sent through the researchers' network, and key people were selected to send it to their network, which allowed to reach multiple age groups or social classes outside the researchers' network. The survey was spread through social networks such as Facebook, WhatsApp messages, Instagram, and Snapchat, 1018 people responded to the questionnaire about their purchasing and consumption towards apparel during the COVID-19 pandemic.

3.4. Sample selection and sampling technique:

The Palestinian consumers were selected as population, which was broken down to consumers who purchase apparel and are between the age of 18 and above, Consumers under 18 were regarded to not be in charge of the apparel shopping in the households, since they do not have their own income and mostly still live at home with their parents, The questionnaire was distributed in Palestine, and targeted individuals who were residents in Palestine.

The researcher adopted the convenience sampling technique. The convenience sampling is defined as using data that is available to the researchers and their accessibility (Bell et al., 2018). Convenience sampling technique can be effective for preliminary analysis of an issue (Bell et al., 2018). Taking the time frame into consideration, and the scarcity of literature and research

on similar global pandemics in modern times, the absence of funding for the project, a convenience sampling was found to be a suitable method for the purpose of this thesis. In addition, under the situation of the pandemic the researcher found it tough to use another sampling method, since the circumstances of COVID-19 also make it more difficult to recruit respondents according to a quota plan or face to face.

The questionnaire was distributed to the public using the researcher contact networks. Communication channels such as Facebook, Instagram, and WhatsApp were used for distribution, both on public profile pages, public pages and groups. To enhance the response rate, the researcher also used a snowball sampling method; this method depends on the referrals from the original group of respondents to generate additional responses. Which reduces the search cost and time, on the other hand, it might introduce bias because it increases the chance that this sample does not represent the population (Bell et al., 2018).

3.5. Operationalization

The operationalization explains how concepts of the research are transformed into measurements for the chosen variables (Bell et al., 2018; Parson and Vancic, 2020). Responses from respondents were recorded using the questionnaire on Google form. The questionnaires contained items that should measure the corresponding variables, in order to enable an analysis. Overall, the questionnaire was divided into five sections. A short introduction was presented, demographic characteristics for the control variables were queried, followed by items on the dependent variables, and finally items on the independent variables. According to Bell et al. (2018) questionnaires that are short usually achieve fewer dropout rates and higher response rates. A total of 41 items were used in the questionnaire, these items were on a 7-point Likert scale, going from 1 = *strongly disagree* to 7 = *strongly agree*. The questionnaire can be found in the Appendix 1 in and an overview of the variables can be found below:

Table 3.1: Overview of research variables

Variable type	Variable	Retrieved form
Dependent variable	Intention to buy	Questionnaire
Independent Variables	Income level Marital status Perception of product availability Importance of purchase	Questionnaire
Moderating variables	Fear factor	Questionnaire
Control Variables	Age Gender	Questionnaire

	Family size Education Type of employment Residency Monthly Income	
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Operational definitions:

The questionnaire was based on relevant literature and modified for the particular context of the present study. The questionnaire was divided into five sections. A short introduction was presented, demographic characteristics for the control variables were queried, followed by items on the dependent variables, and finally items on the independent variables. With responses measured on a seven-point Likert-type scale:

Table: Variables and operational definition

Constructs	Items	Operational definition	Literature	Scale
Income level	5	is the amount of money or the equivalent value that an individual or business receives, usually in exchange for providing a good or service or through investing capital	Kajan,2021	Seven-point Likert Scales
Fear factor	11	A feeling of apprehension or fear, usually viewed as a reason not to do something; a cause of such a feeling; the extent to which such a feeling is predominant.	Early 20th century; earliest use found in The Fort Wayne Journal-Gazette.	Seven-point Likert Scales
Perception of product availability	5	ease of attaining the product than to its core benefits	Stienhart,2013	Seven-point Likert Scales
Importance of purchase	5	Is defined as consumers' perceptions of importance attached to a purchase and these can be driven by situational usage or enduring goals or both	Lai and Tam,2011	Seven-point Likert Scales
Marital status	1	A person's relationship status in terms of whether she or he forms a couple relationships with another person living in the same usual	Hutchison,2021	Nominal scale

		residence, and the nature of that relationship. It is obtained by derivation from the responses to questions on the 'Relationship in household.		
Intention to buy	10	is the willingness of a customer to buy a certain product or a certain service	Vicki, 2012.	Seven-point Likert Scales
Personal information, Personal background and information ,Gender, Age, Residence, of the consumer, Level of education, Occupation, Personal, average income, Frequency of purchasing apparel Before and after the covid-19 crisis				

3.5.1 Dependent variable:

The dependent variable measures the outcome of the research model. It is called a dependent variable because it changes depending on the independent variable that is chosen and varied by the researcher (Carlson, 2006; Parson and Vancic, 2020). For the current study, the dependent variable is the intention of purchasing apparels; the inspiration for operationalizing the dependent variable came from various previous studies who examined consumption and purchasing behavior toward different commodities specially nonessentials during the periods of crisis and uncertainty.

If a change is to be measured, it is advantageous to have a 7-point scale (Valášková & Klieštk, 2015; Parson and Vancic, 2020). For this reason, a 7-point scale was used in the questionnaire, whereas 1 = strongly disagree; 2 = disagree; 3 = more or less disagree; 4 = neutral; 5 = more or less agree; 6 = agree; 7 = strongly agree.

The scale for measuring the independent variable (intention to buy) consists of 10 items which purpose is to capture the degree and tendency of change in the buying behavior of the consumers for apparel. These 10 items include different aspects of the changed buying behavior and some items are in pairs, in order to avoid excluding the opposite of the changed buying behavior. Nevertheless, they might negatively correlate but serve the purpose of the measurement. To guarantee the reliability of the variable of changed buying behavior, a Cronbach's Alpha test was conducted. Cronbach's alpha measures the internal consistency and "correctly describes the reliability of the sum or average of q measurements that satisfy the parallel assumption or the less restrictive essentially tau-equivalent assumption" (Bonett & Wright, 2015, p. 3). For this reason, the researcher decided to conduct a Cronbach's Alpha test of the items. To assure the reliability of the dependent variable The reliability test for the variable (intention to buy) showed a value of 0.73, which is above the 0.6 merits that this variable is *good* in its internal consistency (Tavakol & Dennick, 2011).

3.5.2 Independent Variables:

For independent variables were created for this study, which are income level, marital status, perception of product availability and importance of purchase.

The scale for measuring the independent variable income level consists of 5 items investigating the impact of income change and the degree and tendency of change in apparel consumption due to income changes. To assure the reliability of this variable, a reliability test was conducted and showed a value of 0.80, which is above the 0.6 merits that this variable is *good* in its internal consistency.

The scale for measuring the independent variable (the perception of product availability) consists of 5 items investigating the impact of the consumer perception about apparel products availability on the degree and tendency of change in apparels consumption. To assure the reliability of this variable a reliability test was conducted, the reliability test showed a value of 0.89, which is above the 0.6 merits that this variable, is *good* in its internal consistency.

The scale for measuring the independent variable (the importance of purchase) consists of 5 items investigating the impact the importance of purchasing apparel from the consumer's point of view on the degree and tendency of change in apparels consumption. To assure the reliability of this variable a reliability test was conducted, the reliability test showed a value of 0.73, which is above the 0.6 merits that this variable, is *good* in its internal consistency.

3.5.3. Moderating variable:

The moderating variable impacts the independent variable, and this impact can either strengthen or weaken the relationship between the independent and dependent variables (Edward & Lambert, 2007). In the present study, the scale for measuring the moderating variable Fear factor is divided into two variables (fear of contagion and fear of future financial situation). The scale for measuring the moderating variable the (the fear of contagion) consists of 6 items investigating the impact the consumers fear of contagion on the degree and tendency of change in apparel consumption. To assure the reliability of this variable a reliability test was conducted, the reliability test showed a value of 0.91, which is above the 0.6 merits that this variable, is *good* in its internal consistency.

The scale for measuring the moderating variable the (the fear of future financial situation) consists of 5 items investigating the impact the consumers fear of future financial situation on the degree and tendency of change in apparel consumption. To assure the reliability of this variable a reliability test was conducted, the reliability test showed a value of 0.76, which is above the 0.6 merits that this variable, is *good* in its internal consistency.

3.5.4 Control variables:

The literature review explained how demographic factors have a substantial impact on the change of buying behavior during the periods of crises specially (Age, income level, gender and

education level), the control variables were chosen after comparing scientific articles where demographics are being used in measuring changed buying behavior.

Age:

In line with previous studies, age proved to have a substantial impact on changed buying behavior during crisis and its commonly used in the field of research, life experiences indeed affects the attitudes and motives of the consumers (Kotler & Armstrong, 2018 ; Harvey et al., 2001; Brug et al., 2006). The respondents were asked how old they are and could give answers on a scale from 18 to above 50.

Gender:

Gender is a demographic factor that is commonly used to measure buying behavior and could have a real impact on the changed buying behavior relationships (Kotler & Armstrong, 2018; Blanchard et al., 2009). Gender seemed as an appropriate control variable, which was coded on a nominal scale, whereas 1= Male and 2 = Female.

Education level:

The socioeconomic status and educational level of an individual can have an influence and promote purchasing behavior during a crisis. This control variable is assessed by asking the respondent about their highest level of education completed. This item used six predefined answers on a nominal scale such as high school degree or less, Diploma, Bachelor degree, higher education. The data obtained from the questionnaire did not contain "Others", which is why this answer was not included in the coding. Therefore, this control variable was coded as a scale, whereas 1 is the lowest educational level; in this case high school degree or less and 5 the highest education level.

Income:

According to several scholars, income can affect consumer's adherence to purchase nonessentials, especially in times of crisis when job security is uncertain (Kotler & Armstrong, 2018; Hampson & McGoldrick, 2013). Therefore, income was chosen to be a control variable. The respondents were asked "In which of these categories is your monthly income (after taxes)?", there were five predefined options such as Less than 2000, 2001 – 4000, 4001 – 6000, 6001-8000, 8001-10000, above 10000, This control variable was coded as a scale, whereas 1 = less than 2000 is the lowest income category and 5 = above 10000 is the highest income category.

Some of the study variables and the paragraphs used to measure each variable are inspired from various previous studies that examined consumption and purchasing behavior toward different commodities specially nonessentials and apparel products during the periods of crisis such as the study of Ertekin et al.,(2020) which focused on the emerging feelings and practices of apparel consumption during crisis and introduced three new trends in apparel consumption, which are re-finding alternative channels, reconsidering, and relying on discounts, which inspired the items used to measure some paragraphs that are used to measure importance of purchase and perception of product availability and intention to buy variables.

The parts of the questionnaire that are used to measure the consumers financial situation and income level are inspired by multiple studies investigating different crises situations and their impact on consumption, since it is a factor that might be significant regardless of the type of commodity or the size and severity of the crisis such as the study of Urbonavicius and

Pikturniene, (2010) and the study of (Valaskova and Kliestik, (2015) and the study of (Lee et al.,2010).

the Rajput et al., (2012) study about the dynamics of female Buying Behavior towards branded Apparels and the perspectives and motives behind their purchases in India which also helped to choose the best paragraphs to measure the intention to buy and importance of purchase variables. while the study of Szymkowiak et al., (2020) which investigated The impact of emotions on shopping behavior during epidemic helped to inspire the parts of the questionnaire that are about the fear emotion and its impact on the consumption behavior toward apparel during the period of the covid-19 crisis.

3.6 Choice of method:

This study's primary goal is to collect a significant and representative amount of data about the changed purchasing and consumption behavior toward apparel and gain objective data to be able to generalize it on the Palestinian population.

The study is focused on the measurement of attitudes, preferences, perceptions, and lifestyles and explains the connection between the financial crisis and the buying behavior of apparel. The impact of the influencing factors under investigation (income level, fear factor, marital status, importance of the purchase, and perception of product availability), the deductive approach is being chosen. As the deductive approach includes testing theory, a quantitative method is recommended (Bell et al., 2018). Quantitative methods are suitable when trying to generalize findings and adapt them to a bigger population, which would not be possible to do similarly with a qualitative method (Bell et al., 2018).

3.7 Time horizon:

The current thesis is regarded to have the characteristics of a cross-sectional research design. Cross-sectional time means gathering information about the development at one point in time (Bell et al., 2018). The qualities of using a cross-sectional study design are that it is quick, cost-effective, and gives room for a large sample group. A cross-sectional research design was regarded most suitable, often when the project is time-constrained.

Furthermore, this thesis aims to study the Palestinian consumer's purchasing and consumption behavior towards apparel during the economic crisis triggered by the COVID-19 pandemic.

3.8 Research strategy:

As mentioned before, this work is a quantitative study, this method was selected because it is particularly popular in the area of consumer behavior in order to generalize results (Chrysochou,

2017; Parson and Vancic,2020), the survey is the research tool that usually accompanies quantitative research, which is also usually used to collect data in cross-sectional research (Bell et al., 2018).

Williams, (2003) argued that a good questionnaire design is about maximizing the validity and reliability of the survey, the design of this study questionnaire was approached independently and accurately, since it is integral to the successful design of the survey, and to the anticipation of how analysis of the responses obtained will be conducted.

The unusual situation imposed by the global pandemic and the measures of lockdown and social distancing led the researcher to choose the online questionnaire as a research tool, such a tool guarantees safety for both researcher and the respondents and protection from infection. Not to mention that this method is convenient for such a large sample and for gathering the data needed for accepting or rejecting the study hypotheses and above all for answering the study questions

There are some benefits of using a self-completion questionnaire, which is convenient to our study, including fast to handle, convenient for the respondent, and provides access to a large sample size. On the other hand, a few disadvantages of a self-completion questionnaire are that the researcher cannot assist the respondents in answering a question if needed, the lack of control can lead to missing data, and there is also the risk for a low response rate (Bell et al., 2018).

There are a few limitations to quantitative studies, such as ignoring some social and natural world differences. In addition, the connection of theory is made by researchers, which could be interpreted differently by the respondent, and it may affect the results (Bell et al., 2018).

3.9. Data analysis:

The data was collected using Google forms, and this tool automatically transforms all collected data in the form of a spreadsheet. The data was sorted and coded according to the codes given the variables of the model. As raw data does not provide enough information to analyze, it needs to be processed (Saunders et al., 2016). The data was exported from the Excel sheet to the IBM software SPSS. A Cronbach's Alpha test for the dependent and independent variables was carried out, which measures the internal reliability or consistency of each variable item.

The T test showed values between 0.73 and 0.91 ($\alpha > 0.600$). In addition, a factor analysis was carried out for each individual variable, which resulted in support and trusting the Cronbach's Alpha test (Bonett & Wright, 2015, p 3). As a second step, the Spearman rank correlation test was also conducted. Among other things, it was possible to accept or reject the study hypotheses through the Spearman Correlation Matrix. However, to answer the hypotheses clearly, a multiple linear regression was conducted. This analysis made it possible to determine the direct impact on the relationship between the independent and dependent variables and the potential moderating effect of this relationship.

Chapter Four

Results Analysis and hypotheses test

This chapter introduces the results of the study, the collected data from the questionnaire made it possible to run different analyses in SPSS. Therefore, the descriptive statistic is presented, multiple linear regression and correlation test, including tests for moderating effects, in order to accept or reject the hypotheses. At the end of the chapter, a summary of the analysis is presented.

This part of the thesis consists of three main sections; the first is concerning testing the statistical analysis's reliability for the data by using Cronbach's alpha. The second topic is about descriptive statistics of the study variables through descriptive statistical measures such as frequencies and percentages. The third section represents testing the study hypotheses, using the one-sample T-test and regression analysis.

4.1 Reliability test and Validity assessment:

To determine the internal reliability, a Cronbach's alpha test was used in SPSS, Cronbach's alpha test is commonly used to determine internal reliability. The test shows a computed alpha coefficient between 0 and 1, where 1 means perfect internal reliability and 0 means no internal reliability. A common rule is that alpha values above 0.7 are considered to be sufficient for internal reliability (Bell et al., 2018)

The overall Cronbach's Alpha reliability test was 0.92 for the total degree of the questionnaire which indicates a high degree of reliability for the research variables and measurements and gives the research tools a good degree of reliability, as seen in table (3) for detailed results.

Table (4.1): Internal reliability (Cronbach's Alpha test)

Theme	No. of items	Cronbach's Alpha
Financial situation and Income	5	0.80
Intention to buy	10	0.78
Perception of product availability	5	0.89
The Importance of the purchase	5	0.73
Fear of contagion	6	0.91
Fear of future financial situation	5	0.76
Total degree	36	0.92

Validity assessment:

Validity is a deep subject and obviously is the central concern of any measurement process. Construct validity has to do with how valid the inferences of the data are for the theory (or constructs) that the researcher is evaluating (Morton & Williams, 2008).

A question must be more than reliable if it is to accurately measure some underlying concept. Table (4.2) provides detailed results:

Table (4.2): Validity of the questionnaire:

Items	Pearson correlation	P-Value
1	0.41*	0.000
2	0.47*	0.000
3	0.38*	0.000
4	0.43*	0.000
5	0.43*	0.000
6	0.43*	0.000
7	0.49*	0.000
8	0.29*	0.000
9	0.46*	0.000
10	0.45*	0.000
11	0.42*	0.000
12	0.61*	0.000
13	0.57*	0.000
14	0.51*	0.000
15	0.58*	0.000
16	0.57*	0.000
17	0.58*	0.000
18	0.59*	0.000

19	0.65*	0.000
20	0.63*	0.000
21	0.43*	0.000
22	0.47*	0.000
23	0.51*	0.000
24	0.41*	0.000
25	0.59*	0.000
26	0.65*	0.000
27	0.67*	0.000
28	0.67*	0.000
29	0.59*	0.000
30	0.67*	0.000
31	0.65*	0.000
32	0.55*	0.000
33	0.58*	0.000
34	0.48*	0.000
35	0.45*	0.000
36	0.55*	0.000

The result shows that all the items are significant at (0.05), which indicates that the questionnaire is valid.

4.2 Descriptive Analysis and sample profile:

- **Age groups:** (33.1%) of the sample members are between 18 and 28 years old, (41.3%) are between 29 and 39 years old, (20.0 %) are between 40 and 49 years old, and (5.6 %) are above 50.

- **Gender:** The sample consists of (44.2 %) males and (55.8 %) females.
- **Marital status:** (27.4 %) of the sample members are single, (61.2) are married, (4.8 %) are separated and (6.6 %) are widowed.
- **Education level:** (22.0 %) of the sample members carry a high school degree or less, (13.9%) of the respondents carry a Diploma degree, (53.6%) carry a bachelor degree, and (10.4%) of the respondents carry a higher education degree.
- **Size of the family:** families with less than three members (no children) constitutes (15.0 %) of the sample, (45.1 %) are 3 – 5 members, (32.6 %) are 5 – 8 members, and (7.3 %) of the sample have above 8 family members.
- **Residency:** (50.5 %) of the sample members are cities residents, (25.0%) are villages residents, while (24.5) are refugee camps residents.
- **Income** (monthly income categories of the sample): (17.2%) of the sample earn below 2000 shekels, (51.7%) earn an income between (2001-4000), (18.9%) earn an income between (4001-6000), (7.2%) of the sample members earn an income between (6001-8000), (3.6 %) of the sample members earn an income between (8001,10000), and (1.5%) of the sample members earn an income above 10000 shakles.
- **Type of employment:** (70.7%) of the sample members are government sector employees, (23.4%) of the sample members are private sector employees, (3.5%) of the sample members are civil sector employees, (16.1%) are workers, (10.5%) are housewives, (7.3 %) are merchants, (3.8%) are unemployed, and (14.6%) are of other types of employments.

Table (4.2) the demographic characteristics of the sample members:

Variables		Frequency	Percent
Gender	Male	450	44.2
	Female	568	55.8
	Total	1018	100.0
Age	18-28	337	33.1
	29-39	420	41.3
	40-49	204	20.0
	50 and more	57	5.6
	Total	1018	100.0
Marital status	Single	279	27.4
	Married	623	61.2

	Separated	49	4.8
	Widowed	67	6.6
	Total	1018	100.0
education level	High school degree or less	224	22.0
	Bachelor degree	142	13.9
	BA	546	53.6
	higher education	106	10.4
	Total	1018	100.0
Family members	less than 3	153	15.0
	3-5	459	45.1
	5-8	332	32.6
	8 and more	74	7.3
	Total	1018	100.0
Residency	City	514	50.5
	Town	255	25.0
	Refugee camp	249	24.5
	Total	1018	100.0
monthly income	less than 2000	175	17.2
	2001-4000	526	51.7
	4001-6000	192	18.9
	More than 6000	125	12.3
	Total	1018	100.0
Type of employment	Governmental	211	20.7
	Private sector employee	238	23.4

	Civil society employee	36	3.5
	Worker	164	16.1
	House wife	107	10.5
	Merchant	74	7.3
	Unemployed	39	3.8
	Others	149	14.6
	Total	1018	100.0

4.3 Direct effects:

What is the impact of the COVID-19 pandemic crisis on the consumers' income levels and purchasing power?

Table (4.3): The effect of COVID-19 pandemic crisis on the consumers' income levels and purchasing power

Has your income decreased due to the Covid-19 pandemic?	Frequency	Percent
Yes	842	82.7%
No	107	10.5%
completely cut off	69	6.8%
Total	1018	100.0%

Table (4.3) illustrates that about (82.7%) of the respondents reported that they suffered a decrease in their income and purchasing power as a result of the covid-19 crisis, (6.8%) suffered a complete cut off, while (10.5%) of them didn't experience any fall in income.

In what income level category the Palestinians suffered the largest decline due to the crisis?

Table (4.4): The percentage of income decline due the covid-19 crisis:

If yes	Frequency	Percent
0 - 25%	167	19.8%
26% - 50%	517	61.4%

51% - 75%	125	14.8%
75% and more	33	3.9%
Total	842	100.0%

Table (4.4) shows the percentage of income decline due to the covid-19 crisis as a percentage. Among the sample members who suffered an adverse impact on their income due to the crises, (61.4%) suffered an income decline that is between (26% up to 50%), (19.8%) of them suffered an income decline between (0 up to 25%), (14.8%) of them suffered a decline of (51% up to 75%), while (3.9%) suffered a decline to 75% and above.

How much did the apparel consumption rates drop due to the income declines during the period of crisis?

Table (4.5): the frequency of purchasing apparel monthly for the whole family (pre-Covid - 19 crisis):

	Frequency	Percent
Once every couple of months	265	26.1%
Once a month	453	44.6%
1 - 4 times a month	169	16.7%
above 4 times a month	128	12.6%
Total	1015	100.0%

Missing values= 3

Table (4.5) shows that before the covid-19 crisis (44.6%) used to purchase apparel once a month, (26.1%) used to purchase apparel once every couple of months, (16.7%) used to purchase apparel from 1 to 4 times a month, and (12.6%) used to purchase apparel above four times a month.

Table (4.6): the frequency of purchasing apparel currently every month a for the whole family (during the covid – 19 crisis):

	Frequency	Percent
Once every couple of months	771	75.9%
Once a month	181	17.8%

1 - 4 times a month	42	4.1%
above 4 times a month	22	2.2%
Total	1016	100.0%

Missing values= 2

Table (4.6) shows that currently (during the covid – 19 crisis),the majority of the respondents about (75.9%) are purchasing apparels once every couple of months, and (17.8%) of the respondents are purchasing apparels once a month, and (4.1%) are purchasing apparels about 1 to 4 times a month, and (2.2%) of them are purchasing apparels above 4 times a month.

Comparing data in tables (7 and 8), we notice that before the crisis, 26.1% of respondents used to purchase apparel once every couple of months, while after the crisis, the percentage increased to 75.9% of respondents, and 44.6% of respondents used to purchase apparels once a month. The rate decreased to 17.8%, and 16.7% of respondents used to purchase apparel 1-4 times a month, that percentage dropped to 4.1% after the crisis, and 12.6% of the respondents used to purchase apparel above four times pre-crisis, and that percentage decreased to 2.2% only.

The previous discussion indicates that the number of people who reduced their apparel consumption has increased significantly, and we conclude that the crisis harms apparel purchasing and consumption.

What is percentage of income decline that occurred among Palestinian consumers in terms of gender variable?

Table (4.7): percentage of income decline occurred among customers in terms of gender variable

Gender	If your income decreased, what is the percent of decrease?					Total
		0-25%	26%-50%	51%-75%	75% and more	
Male	Count	63	244	70	16	393
	Percentage	7.5%	29.0%	8.3%	1.9%	46.7%
Female	Count	104	273	55	17	449
	Percentage	12.4%	32.4%	6.5%	2.0%	53.3%
Total	Count	167	517	125	33	842
	Percentage	19.8%	61.4%	14.8%	3.9%	100.0%

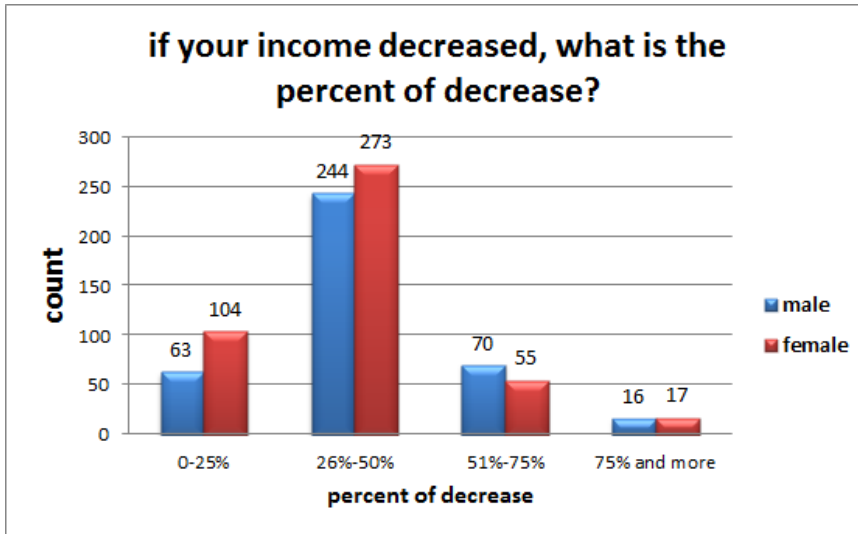


Fig. (4.1): percentage of income decline occurred among customers in terms of gender variable

The results show that highest percentage of male consumers with a percentage of (29.0%) suffered a decrease in the range of (26% up to 50%), also the results revealed that highest percentage of females with a percentage of (32.4%) suffered a decrease in the range of (26% up to 50%).

What is percentage of the decline in income occurred among customers in terms of marital status variable?

Table (4.8): percentage income decline occurred among customers in terms of marital status variable

Marital status	If your income decreased, what is the percent of decrease?					Total
		0-25%	26%-50%	51%-75%	75% and more	
Single	Count	46	134	26	13	219
	Percentage	5.5%	15.9%	3.1%	1.5%	26.0%
Married	Count	94	327	80	12	513
	Percentage	11.2%	38.8%	9.5%	1.4%	60.9%
Separated	Count	10	18	10	7	45
	Percentage	1.2%	2.1%	1.2%	.8%	5.3%

Widowed	Count	17	38	9	1	65
	Percentage	2.0%	4.5%	1.1%	0.1%	7.7%
Total	Count	167	517	125	33	842
	Percentage	19.8%	61.4%	14.8%	3.9%	100.0%

The result shows that the most harmed group is married people, they suffered a decrease that lies in the range of (26% up to 50%),

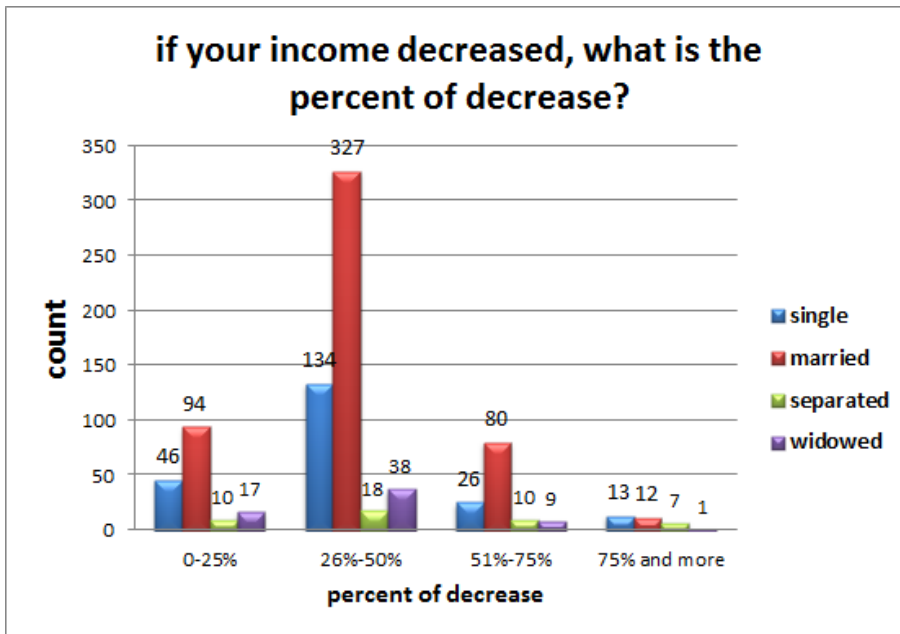


Fig. (4.2): percentage of income decline occurred among customers in terms of marital status variable

Table (4.9): percentage of income decline occurred among customers in terms of the family size variable

Number of family members	If your income decreased, what is the percent of decrease?				Total	
		0-25%	26%-50%	51%-75%		75% and more
less than 3	Count	38	62	23	4	127
	Percentage	4.5%	7.4%	2.7%	0.5%	15.1%
3-5	Count	82	231	52	10	375
	Percentage	9.7%	27.4%	6.2%	1.2%	44.5%

5-8	Count	38	193	36	15	282
	Percentage	4.5%	22.9%	4.3%	1.8%	33.5%
8 and more	Count	9	31	14	4	58
	Percentage	1.1%	3.7%	1.7%	0.5%	6.9%
Total	Count	167	517	125	33	842
	Percentage	19.8%	61.4%	14.8%	3.9%	100.0%

The result shows that medium families with (3-5) members are the most harmed group with a decrease in the range of (26% up to 50%).

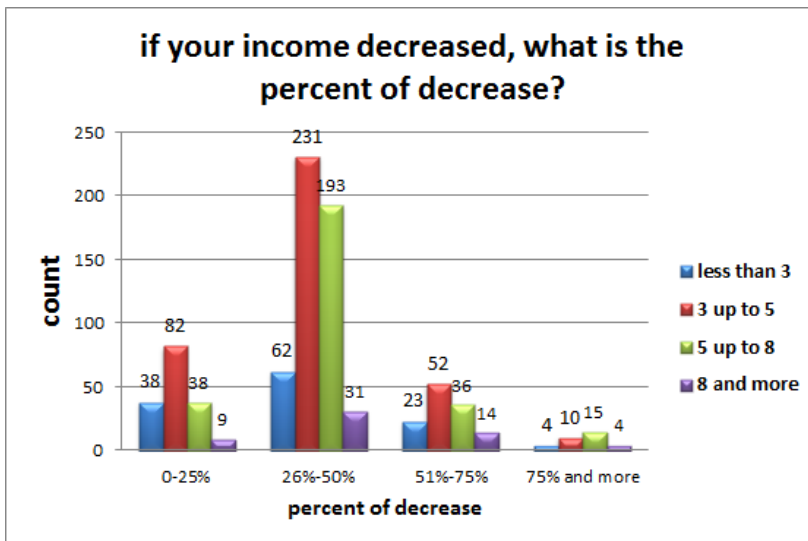


Fig. (4.3): percentage of income decline occurred among customers in terms of the family size

What is percentage of decrease of income occurred among customers in terms of the residency variable?

Table (4.10): percentage of income decline occurred among customers in terms of residency variable:

Residency	If your income decreased, what is the percent of decrease?				Total	
		0-25%	26%-50%	51%-75%		75% and more
City	Count	92	257	56	13	418
	Percentage	10.9%	30.5%	6.7%	1.5%	49.6%

Town	Count	43	114	37	9	203
	Percentage	5.1%	13.5%	4.4%	1.1%	24.1%
Refugee camp	Count	32	146	32	11	221
	Percentage	3.8%	17.3%	3.8%	1.3%	26.2%
Total	Count	167	517	125	33	842
	Percentage	19.8%	61.4%	14.8%	3.9%	100.0%

The result shows that most of the respondents have suffered a decrease in the range of (26% up to 50%), and most of them are cities residents, followed by refugee camps residents, and finally costumers who live in towns.

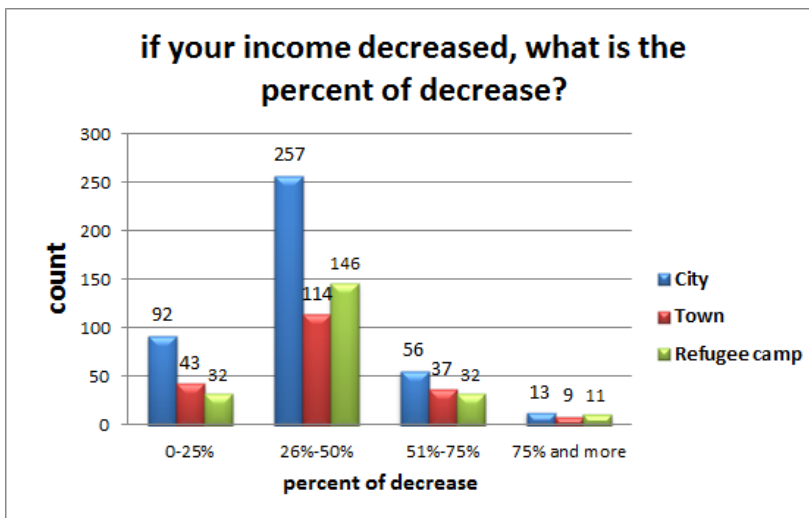


Fig. (4.4): percentage of income decline occurred among customers in terms of residency variable

What is percentage of decrease of income occurred among customers in terms of income variable?

Table (4.11): percentage of income decline occurred among customers in terms of income level categories

Income NIS	If your income decreased, what is the percent of decrease?					Total
		0-25%	26%-50%	51%-75%	75% and more	
less than 2000	Count	32	54	24	10	120
	Percentage	3.8%	6.4%	2.9%	1.2%	14.3%

2001-4000	Count	77	324	58	17	476
	Percentage	9.1%	38.5%	6.9%	2.0%	56.5%
4001-6000	Count	36	98	22	3	159
	Percentage	4.3%	11.6%	2.6%	0.4%	18.9%
6001-8000	Count	12	26	14	2	54
	Percentage	1.4%	3.1%	1.7%	.2%	6.4%
8001-10000	Count	5	11	7	1	24
	Percentage	.6%	1.3%	.8%	0.1%	2.9%
10001 and more	Count	5	4	0	0	9
	Percentage	.6%	.5%	0.0%	0.0%	1.1%
Total	Count	167	517	125	33	842
	Percentage	19.8%	61.4%	14.8%	3.9%	100.0%

The result shows that the largest percentage of the respondents suffered a decrease in the range of (26% up to 50%), and most of them with an income level in the range of (2001-4000 NIS), followed by the range of (4001-6000 NIS), and finally the respondents with an income level in the range (10001 and more).

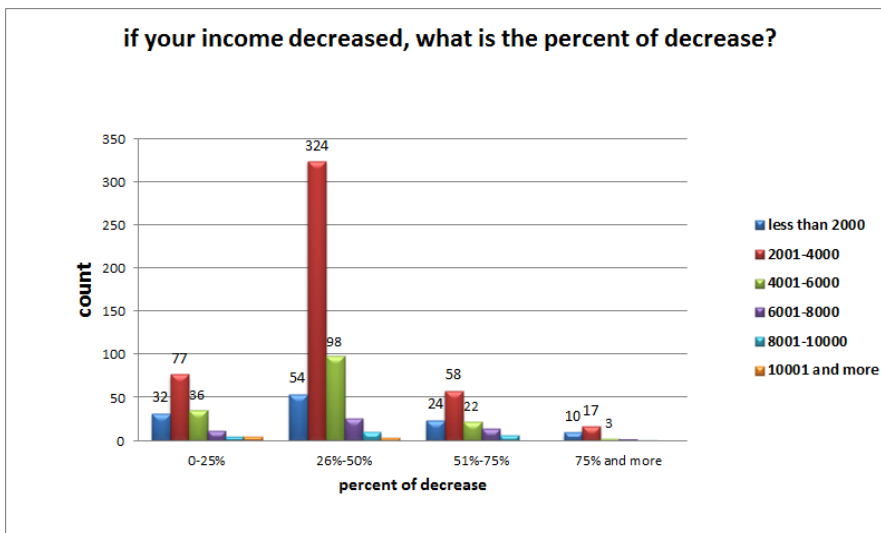


Fig. (4.5): percentage of income decline occurred among customers in terms of income categories

What is percentage of decrease of income occurred among customers in terms of type of job variable?

Table (4.12): percentage of income decline occurred among customers in terms of type of employment variable

Type of job	If your income decreased, what is the percent of decrease?					Total
		0-25%	26%-50%	51%-75%	75% and more	
Governmental	Count	25	138	21	4	188
	Percentage	3.0%	16.4%	2.5%	0.5%	22.3%
Private sector employee	Count	54	104	14	3	175
	Percentage	6.4%	12.4%	1.7%	.4%	20.8%
Civil society employee	Count	14	15	4	1	34
	Percentage	1.7%	1.8%	.5%	0.1%	4.0%
worker	Count	20	85	26	9	140
	Percentage	2.4%	10.1%	3.1%	1.1%	16.6%
House wife	Count	23	39	18	5	85
	Percentage	2.7%	4.6%	2.1%	0.6%	10.1%
Merchant	Count	5	41	23	1	70
	Percentage	.6%	4.9%	2.7%	.1%	8.3%
Unemployed	Count	5	10	7	4	26
	Percentage	.6%	1.2%	0.8%	0.5%	3.1%
others	Count	21	85	12	6	124
	Percentage	2.5%	10.1%	1.4%	0.7%	14.7%
Total	Count	167	517	125	33	842
	Percentage	19.8%	61.4%	14.8%	3.9%	100.0%

The result shows that most of the respondents have suffered a decreased in the range of (26% up to 50%), and most of them are government sector employees, followed by Private sector employees, and finally are the Unemployed respondents.

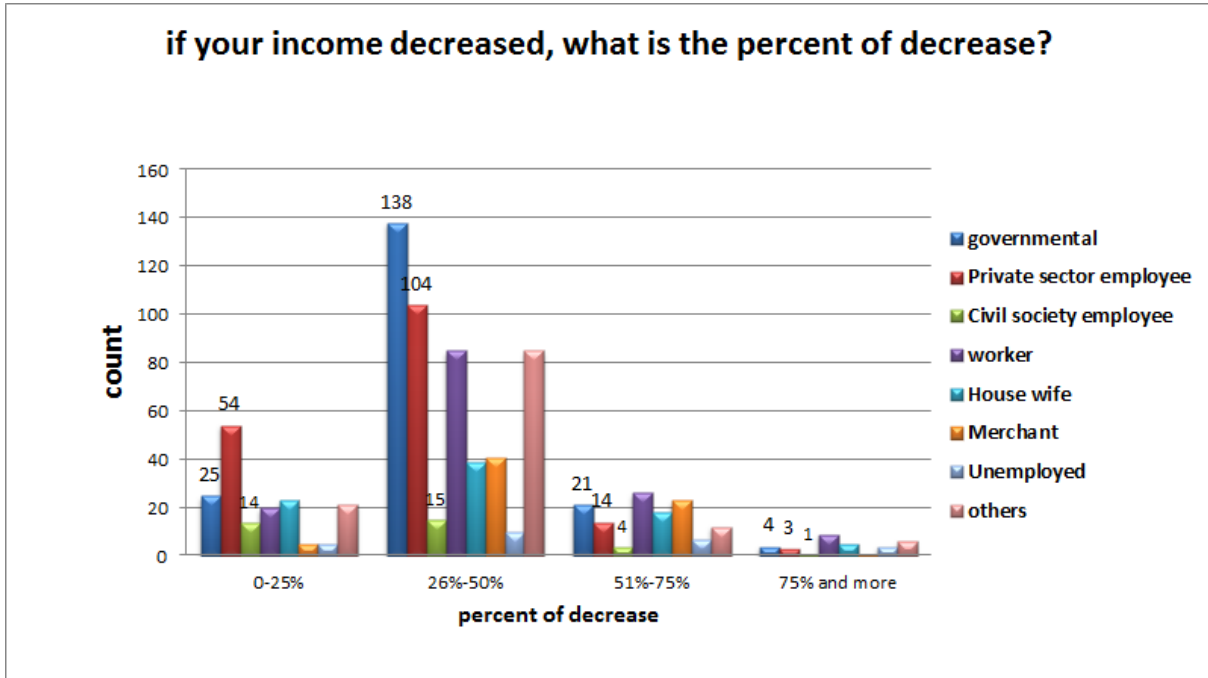


Fig. (4.6): percentage of income decline occurred among customers in terms of type of job variable

4.4 Mean distribution of the behavior trends:

1. How significant is the Palestinian consumer’s emotional fear of the health crisis (fear of contagion)?

Table (4.13): Mean, Std. Deviation of the fear of contagion variable among the sample members

Variable	N	Mean	Std. Deviation	T	P- value
Fear factor	1018	4.01	0.92	49.980	0.000

The results of table (4.13) shows a great fear of contagion (the fear of the covid-19 pandemic is significant among Palestinians, with a mean of (4.01 ±0.92)).

2. How significant is the Palestinian consumers fear emotion of the future financial situation?

Table (4.14): Mean, Std. Deviation of the Fear of the future financial situation among the sample members

Variable	N	Mean	Std. Deviation	T	p- value
Fear of future financial situation	1018	3.99	0.58	5.4.167	0.000

The results show that Palestinian consumers are experiencing a big concern about their future financial situation because of the COVID-19 pandemic, with a mean of (3.99 ±0.58)

3. How does the covid-19 pandemic impact the consumers' perception about product availability?

Table (4.15): Mean, Std. Deviation of the negative perception of product availability variable

Variable	N	Mean	Std. Deviation	T	P-value
Negative perception of product availability	1018	3.71	0.82	27.821	0.000

The results show great negative perception of product availability due to the COVID-19 pandemic, with a mean of (3.71 ±0.82)

4. To how extent the Palestinian consumer find purchasing apparel is important during the period of the covid – 19 crises.

Table (4.16): Mean, Std. Deviation of the intention to buy apparel variable during the period of the covid – 19 crisis

Variable	N	Mean	Std. Deviation	T	P-value
Intention to buy	1018	3.79	0.54	46.324	0.000

The results show that the Palestinian consumer refrained from purchasing apparels due to the covid-19 crisis, with a mean of (3.79 ±0.54)

5. What are the factors that have the most significant impact on the Palestinian consumption behavior towards apparel during the period of the Covid-19 pandemic?

Table (5.17): Mean, Std. Deviation of the variables impacting the Palestinian consumption behavior towards apparel during the period of the Covid-19 pandemic

Variables	N	Mean	Std. Deviation	T	P-value	Order
Financial situation and Income	1018	4.29	0.58	70.932	0.000	1 st
Intention to buy	1018	3.79	0.54	46.324	0.000	5 th
Perception of product availability	1018	3.71	0.82	27.821	0.000	6 th
The Importance of the purchase decision	1018	3.84	0.65	41.660	0.000	4 th
Fear of contagion	1018	4.02	0.92	35.173	0.000	2 nd
Fear of future financial situation	1018	3.99	0.58	54.167	0.000	3 rd

The results show that the most influential factor on the Palestinian consumption behavior towards apparel during the period of Covid – 19 pandemic is (Income level) with a mean of (4.29 ± 0.58) , the 2nd is the Fear of contagion with a mean of (4.02 ± 0.92) , and the 3rd is (the Fear of the future financial situation) with a mean of (3.99 ± 0.58) . And the 4th is (The Importance of the purchase decision) with a mean of (3.84 ± 0.65) . The 5th is (Intention to buy) with a mean of (3.79 ± 0.54) , and the final is (the perception of product availability) variable with a mean of (3.71 ± 0.82) .

4.5 Behavior trends analysis:

What are the most influential items among those used to measure the financial situation impact on the Palestinian consumption behavior towards apparel during the period of the pandemic?

Table (4.18) items used to measure the financial situation variable starting from the one with highest impact (descending order)

Items	N	Mean	Std. Deviation
1- After the Covid-19 crisis, I plan my finances and expenses more carefully.	1018	4.46	0.71

3- Comparing to the pre-crisis situation, a higher proportion of income is allocated to commodity purchases	1018	4.29	0.74
5- Comparing to pre - crisis I avoid purchasing expensive products	1018	4.26	0.82
2- Comparing to pre-crisis, my overall income and purchasing power decreased	1018	4.26	0.77
4- Comparing to pre-crisis, a lower proportion of income is allocated to non-core commodities	1018	4.17	0.80

The most significant item was item #1 (After the Covid-19 crisis, I plan my finances and expenses more carefully) with a mean of (4.46 ± 0.71) , followed by item #3 (Comparing to the pre-crisis situation, a higher proportion of income is allocated to commodity purchases) with a mean of (4.29 ± 0.74) , then comes item #5 (Comparing to pre - crisis I avoid purchasing expensive products) and item #2 (Comparing to pre-crisis, my overall income and purchasing power decreased) with a means of (4.26 ± 0.71) , (4.26 ± 0.77) respectively, and finally item #4 (Comparing to pre-crisis, a lower proportion of income is allocated to non-core commodities) with a mean of (4.17 ± 0.80) .

What are the most influential items of the (Intention to buy) factor that have the most significant impact on the Palestinian consumption behavior toward apparels during the period of the pandemic?

Table (4.19): items used to measure the intention to buy variable starting from the one with highest impact (descending order)

Items	N	Mean	Std. Deviation	Degree
6- I'm focusing on buying clothing items that I can afford.	1018	4.21	0.67	High
9- I'm inclined to buy practical clothes to make better use of them	1018	4.15	0.75	High
1- After the Covid - 19 crisis, I plan to buy clothes more carefully	1018	4.1	0.75	High
8- Comparing to the pre-crisis, I'm just buying the necessary clothes.	1018	4.09	0.81	High

5- I compare the prices of all available substitutes before I buy clothes, so I get the best price	1018	4.04	0.82	High
7- I am currently buying clothes only in case of encouraging offers or discounts.	1018	4.01	0.84	High
2- I'm not currently thinking about buying clothes at all because of the decline in income due to the crisis.	1018	3.66	1.02	Average
10- I'd rather rent clothes for special occasions rather than buy it to save money.	1018	3.58	1.19	Average
4- I can't wait for the crisis to end to buy clothes.	1018	3.38	1.1	Average
3- I love fashion so I buy clothes a lot regardless of my income level	1018	2.62	1.1	Average

The most influential item was item # 6 (I'm focusing on buying clothing items that I can afford) with a mean of (4.21 ± 0.67) and the effect was high, followed by item # 9 (I'm inclined to buy practical clothes to make better use of them) with a mean of (4.15 ± 0.75) and the effect was high, followed by item # 1 (After the Covid - 19 crisis, I plan to buy clothes more carefully) with a mean of (4.10 ± 0.75) and the effect was high. Then comes item # 8 (Comparing to pre-crisis, I am just buying the necessary clothes) with a mean of (4.09 ± 0.81) and the effect was high, then comes item # 5 (I compare the prices of all available substitutes before I buy clothes so I get the best price) with a mean of (4.04 ± 0.82) and the effect was high. Then comes item # 7 (I am currently buying clothes only in case of encouraging offers or discounts) with mean of (4.01 ± 0.84) and the effect was high.

The least items were respectively, item # 3 (I love fashion so I buy clothes a lot regardless of my income level) with a mean of (2.62 ± 1.10) and the effect was average. Followed by item # 4 (I cannot wait for the crisis to end to buy clothes) with a mean of (3.38 ± 1.10) and the effect was average, then comes item # 10 (I would rather rent clothes for special occasions rather than buy it to save money) with a mean of (3.58 ± 1.19) and the effect was average, then comes item # 2 (I am not currently thinking about buying clothes at all because of the decline in income due to the crisis) with a mean of (3.66 ± 1.02) and the effect was average as well.

What are the most influential items of (the Perception of product availability) factor that have the most significant impact on the Palestinian consumption behavior towards apparel during the period of the Covid – 19 pandemic?

Table (4.20): items used to measure the perception of product availability variable starting from the one with highest impact (descending order).

Items	N	Mean	Std. Deviation
2- Comparing to pre-crisis, I notice the lack of general refurbishment of the available models	1018	3.79	0.95
3- Comparing to the pre-crisis, I notice that there is little diversity in the colors and models available at apparels shops.	1018	3.71	0.96
5- The covid-19 crisis impacted the availability of national brands in my area	1018	3.71	0.96
1- Comparing to pre-crisis, there is generally limited availability of clothing in stores	1018	3.71	0.98
4- Comparing to the pre-crisis, I have noticed the lack of sizes of my favorite models.	1018	3.64	1.03

The most influential item was item #2 (Comparing to pre-crisis, I notice the lack of general refurbishment of the available models) with a mean of (3.79 ± 0.95) , followed by item #3 (Comparing to pre-crisis, I notice that there is little diversity in the colors and models available at apparels stores) and item #5 (The covid-19 crisis impacted the availability of national brands in my area), and item #1 (Comparing to pre-crisis, there is generally limited availability of clothing in stores) with means of (3.71 ± 0.96) , (3.71 ± 0.96) , (3.71 ± 0.98) respectively,

And finally comes item #4 (Comparing to the pre-crisis, I have noticed the lack of sizes of my favorite models) with a mean of (3.64 ± 1.03) .

What are the most influential items of the factor (the importance of the purchase decision) that have the most significant impact on the Palestinian consumption behavior towards apparels during the period of the pandemic?

Table (4.21): items used to measure the Importance of purchase variable starting from the one with highest impact (descending order).

Items	N	Mean	Std. Deviation	P-value	Degree
1- Buying clothes is not an option but a necessity.	1018	4.08	0.82	0.000	High
2- Purchase of clothing on holidays is a necessity regardless of income level in that period	1018	3.87	1.01	0.000	High

3- It's imperative for me to buy clothes on an ongoing basis, because of my social status	1018	3.56	1.04	0.000	average
4- I buy clothes for my children when they need it regardless of my income level.	1018	4.10	0.81	0.000	High
5- Compared to pre-crisis, I don't tend to buy clothes as a gift for the family and friends.	1018	3.73	0.98	0.000	High

The most important item was item #4 (I buy clothes for my children when they need it regardless of my income level) with a mean of (4.10 ± 0.81) and the effect was high. Followed by item #1 (Buying clothes is not an option but a necessity) with a mean of (4.08 ± 0.82) and the effect was high, then comes item # 2 (purchase of clothing on holidays is a necessity regardless of income level in that period) with a mean of (3.87 ± 1.01) and the effect was high, followed by item #5 (compared to pre-crisis, I do not tend to buy clothes as a gift for the family and friends) with a mean of (3.73 ± 0.98) and the effect was high, and the least significant item was item #3 (It is imperative for me to buy clothes on an ongoing basis, because of my social status) with a mean of (3.56 ± 1.04) and the effect was average.

What are the items of the factor (Fear of contagion) that have the most significant impact on the Palestinian consumption behavior towards apparel during the period of the pandemic?

Table (4.22): items used to measure the fear of contagion variable starting from the one with highest impact (descending order).

Items	N	Mean	Std. Deviation	P-value	Degree
1- I buy less apparels because of the fear of contagion and to avoid intermingling with people in stores or in changing rooms	1018	3.97	1.10	0.000	High
2- I'd rather buying clothing from stores that provide home delivery to avoid going to public spaces and crowded areas.	1018	3.87	1.22	0.000	High
3- I prefer to buy clothing from stores that provide an e-sale service without having to visit.	1018	3.80	1.24	0.000	High

4- The seller's adherence to health standards and the sterilization of the place encourages me to buy clothes	1018	4.25	0.89	0.000	High
5- The delivery guys adherence to health standards encourages me to buy clothes	1018	4.12	1.03	0.000	High
6- I refuse to buy clothes when they announce new infection cases in my region because of fear of infection	1018	4.10	1.07	0.000	High

The most influential item was item #4 (The seller's adherence to health standards and the sterilization of the place encourages me to buy clothes) with a mean of (4.25 ± 0.89) and the effect was high, followed by item # 5 (The delivery guys adherence to health standards encourages me to buy clothes) with mean of (4.12 ± 1.03) and the effect was high, then comes item # 6 (I refuse to buy clothes when they announce new infection cases in my region because of the fear of contagion) with a mean of (4.10 ± 1.07) and the effect was high, then comes item # 1 (I buy less apparels because of the fear of contagion and to avoid intermingling with people in stores or in changing rooms) with a mean of (3.97 ± 1.10) and the effect was high, followed by item # 2 (I would rather buying clothing from stores that provide home delivery to avoid going to public spaces and crowded areas) with a mean of (3.87 ± 1.22) and the effect was high, and the least significant item was item # 3 (I prefer to buy clothing from stores that provide an e-sale service without having to visit) with a mean of (3.80 ± 1.24) and the effect was high.

The answers to paragraphs used to measure the fear of contagion variable have high variance values which indicate that the data points are very spread out from the mean, and from one another (Ayeni,2014).

What are the most influential items of the factor (Fear of future financial situation) that have the most significant impact on the Palestinian consumption behavior towards apparels during the period of the pandemic?

Table (4.23): items used to measure the fear of the future financial situation variable starting from the one with highest impact (descending order).

Items	N	Mean	Std. Deviation	P-value	Degree
1- My spending on clothing fell because of fear of future income decline due to the Covid-19 crisis.	1018	4.03	0.81	0.000	High
2- Comparing to the past, it prefers to reuse old clothes instead of buying new ones.	1018	3.88	0.90	0.000	High

3- I have become more inclined to buy the highest quality clothes for the best price so that I can use it for the longest possible period.	1018	3.77	0.90	0.000	High
4- I tend to buy clothing items that can be used for several occasions.	1018	4.16	0.69	0.000	High
5- I try my best to get the best price when buying clothes.	1018	4.11	0.75	0.000	High

The most influential item was item # 4 (I tend to buy clothing items that can be used for several occasions) with a mean of (4.16 ± 0.69) and the effect was high, followed by item # 5 (I try my best to get the best price when buying clothes) with a mean of (4.11 ± 0.75) and the effect was high, then comes item # 1 (My spending on clothing fell because of fear of future income decline due to the Covid-19 crisis) with a mean of (4.03 ± 0.81) and the effect was high, then comes item # 2 (Comparing to the past, it prefer to reuse old clothes instead of buying new one) with a mean of (3.88 ± 0.90) and the effect was high, and the least significant item was item # 3 (I have become more inclined to buy the highest quality clothes for the best price so that I can use it for the longest possible period) with a mean of (3.77 ± 0.90) and the effect was high.

5.6 Hypothesis testing:

H1: given the fear factor, the financial crisis has a substantial adverse impact on the Palestinian consumers' intention to buy clothes.

Table (4.24): regression results for testing the relationship between the financial crisis and consumers' negative intention to buy apparel

R square	F-value	F (sig.)	Beta of Financial crisis	Beta of fear factor	VIF factor
0.460	433.118	0.000	0.375	0.440	1.171

In order to find the relationship between the financial crises and the fear factor –fear emotion of purchasing apparels- a multiple linear regression model was conducted. The results of the one-way ANOVA test showed a significant relationship at $(p < 0.05)$ in which the financial crisis and fear factor were considered as explanatory variables and the intention to buy factor as a dependent variable. The results of the regression model demonstrated that there was a statistically significant relationship between the intention to buy apparels and the explanatory variables. This can be inferred from the F-value and its associated p-value. The explanatory variables explain around (46.0%) of variations in the intention to purchase apparels, showing

that the strength of relationship between the intention and the explanatory variables is average. By referring to the F-value and its P-value, it may be concluded that the model is valid and there is a correlation between the intention to buy apparels and the explanatory variables (the financial crisis and the fear factor).

To verify the existence of the mentioned relationship a multi-collinearity test was carried out. The result revealed that the VIF factor of the model was (1.171) which is less than 3, indicating the non-existence of multi-collinearity problem.

The results indicate the following equation:

$$\text{Intention to buy} = 0.797 + (0.375 * \text{Financial crisis}) + (0.440 * \text{fear factor})$$

H2: The Financial crisis increases the consumers’ fear emotion of purchasing apparel.

Table (4.25): the regression results for testing the relationship between the financial crisis and consumers’ fear emotion of purchasing apparels.

R square	F-value	F (sig.)	Beta
0.146	49.785	0.000	0.382

In order to find the relationship between the financial crisis and consumers’ fear emotion of purchasing apparel a simple linear regression model was used. The results of the regression model and a one-way ANOVA test at (p < 0.05) demonstrated that there was a significant positive relationship between the financial crisis and consumers’ fear emotion of purchasing apparel. So that the more serious the financial crisis the higher the consumers’ fear’s purchasing apparel. The results also revealed that around (14.6%) of the customers’ fear emotion of purchasing apparels are a result of the financial crisis.

The results indicate the following equation:

$$\text{Fear factor} = 2.188 + (0.382 * \text{Financial situation}).$$

H3: Fear emotion of the Palestinian consumers has a significant adverse impact on their intention to purchase apparel.

Table (4.26): regression results for testing the relationship between the fear emotion and consumers’ negative intention to purchase apparel

R square	F-value	F (sig.)	Beta
0.340	524.036	0.000	0.583

In order to find the relationship between the fear emotion and the consumers' negative intention to purchase apparels a simple linear regression model was conducted. The results of the regression model and a one-way ANOVA test at $p < 0.05$ demonstrated that there was a significant positive relationship between the fear emotion and consumers' negative intention to buy clothes. So that the more significant the fear emotion is the more significant is the consumers' negative intention to buy apparel. The results also revealed that (34%) of the customers negative intention is a result of the fear emotion.

The results indicate the following equation:

$$\text{Intention to buy} = 1.816 + (0.583 * \text{fear factor})$$

H4: the decrease in income level has a positive impact on the fear emotion of purchasing clothes.

Table (4.27): regression results for testing the relationship between the financial crises and the fear emotion of purchasing apparel

R square	F-value	F (sig.)	Beta of Financial crisis	Beta of Income level	VIF factor
0.147	87.232	0.000	0.379	-0.023	1.020

In order to find the relationship between the financial crisis and income level and fear the emotion of purchasing apparel, a multiple linear regression model and a one-way ANOVA test at $p < 0.05$ was conducted in which financial crisis and income level were considered as explanatory variables and the fear emotion of purchasing apparels as a dependent variable. The results of the regression model demonstrated that there was a significant relationship between the fear emotion of purchasing apparel and the explanatory variables. This can be inferred from the F-value and its associated p-value. The explanatory variable explain around (14.7%) of variations in fear emotion of purchasing apparel, showing that the strength of the relationship between fear emotion of purchasing apparel and the explanatory variable is low. by Referring to the F-value and its P-value, it may be concluded that the model is valid and there is a correlation between fear emotion of purchasing apparels and the explanatory variable.

To verify the existence of the mentioned relationship a multi-collinearity test was carried out. The result revealed that the VIF factor of the model was (1.020) less than 3, indicating the non-existence of multi-collinearity problem.

The results indicate the following equation:

$$\text{Fear factor} = 2.236 + (0.379 * \text{Financial situation}) + (0.023 * \text{Income})$$

H5: having children has an increasing impact on the Palestinians' consumer fear emotion.

Table (4.28): regression results for testing the relationship between the financial crises and the fear emotion of purchasing apparel

R square	F-value	F (sig.)	Beta of Financial situation	Beta of marital status	VIF factor
0.172	105.261	0.000	0.364	0.161	1.013

In order to find the relationship between having children and financial crisis and the fear emotion of purchasing apparel a multiple linear regression model and a one-way ANOVA test at $p < 0.05$ were conducted in which having children and financial crises were considered as explanatory variables and fear emotion of purchasing apparels as a dependent variable. The results of the regression model demonstrated that there was a significant relationship between the fear emotion of purchasing apparel and the explanatory variables. This can be inferred from the F-value and its associated p-value. The explanatory variables explain around (17.2%) of variations in fear emotion of purchasing clothes, showing that the strength of relationship between fear emotion of purchasing apparel and the explanatory variables is low. By referring to the F-value and its P-value, it may be concluded that the model is valid and there is a correlation between fear emotion of purchasing apparel and the explanatory variables.

To verify the existence of the mentioned relationship a multi-collinearity test was carried out. The result revealed that the VIF factor of the model was (1.013) which is less than 3, indicating the non-existence of multi-collinearity problem.

The results indicate the following equation:

$$\text{Fear factor} = 2.015 + (0.364 * \text{Financial situation}) + (0.161 * \text{marital status})$$

H6: the importance of purchasing apparel has a positive impact on the Palestinian consumers' intention to buy.

Table (4.29): regression results for testing the relationship between the importance of the purchasing apparel items, fear factor and the consumers' intention to buy apparel

R square	F-value	F (sig.)	Beta of Fear factor	Beta of The Importance of the purchase decision	VIF factor
0.349	271.512	0.000	0.518	0.112	1.519

In order to find the relationship between the Fear factor, and Importance of the purchase decision and the consumers' intention to buy apparel a multiple linear regression model and a one-way ANOVA test at $p < 0.05$ was conducted in which the importance of the purchase decision and the fear factor were considered as explanatory variables and the consumers' intention to buy apparel as a dependent variable. The results of the regression model demonstrated that there was a

significant relationship between the consumers' intention to buy apparel and the explanatory variables. This can be inferred from the F-value and its associated p-value. The explanatory variables explain around (34.9%) of variations in consumers' intention to buy apparel, showing that the strength of relationship between consumers' intention to buy apparel and the explanatory variables are low. By referring to the F-value and its P-value, it may be concluded that the model is valid and there is a correlation between consumers' intention to buy apparel and the explanatory variables.

To verify the existence of the mentioned relationship a multi-collinearity test was carried out. The result revealed that the VIF factor of the model was (1.519) which is less than 3, indicating the non-existence of multi-collinearity problem.

The results indicate the following equation:

$$\text{Intention to buy} = 1.676 + (0.518 * \text{Fear factor}) + (0.112 * \text{Importance of the purchase decision})$$

H7: the clothings item availability has a positive relationship with the Palestinians consumers' intention to buy.

Table (4.30): Multiple regression results fot testing the relationship between the Perception of product availability, fear factor and the consumers' intention to buy apparel

R square	F-value	F (sig.)	Beta of Fear factor	Beta of Perception of product availability	VIF factor
0.354	277.752	0.000	0.507	0.139	1.437

In order to find the relationship between the fear factor, Perception of product availability and consumers' intention to buy apparel, a multiple linear regression model and a one-way ANOVA test at $p < 0.05$ was conducted in which The Perception of product availability, Fear factor were considered as explanatory variables, and consumers' intention to buy apparel as a dependent variable. The results of the regression model demonstrated that there was a significant relationship between the consumers' intention to buy apparels and the explanatory variables. This can be inferred from the F-value and its associated p-value. The explanatory variables explain around (35.4%) of variations in consumers' intention to buy apparel, showing that the strength of the relationship between consumers' intention to buy apparel and the explanatory variables are low. By referring to the F-value and its P-value, it may be concluded that the model is valid and there is a correlation between consumers' intention to buy apparel and the explanatory variables.

To verify the existence of the mentioned relationship a multi-collinearity test was carried out. The result revealed that the VIF factor of the model was (1.437) less than 3, indicating the non-existence of multi-collinearity problem.

The results indicate the following equation:

$$\text{Intention to buy} = 1.733 + (0.507 * \text{Fear factor}) + (0.139 * \text{Perception of product availability})$$

Table (4.31): Hypothesis test

Hypothesis	Independent factor	Dependent Factor	Intermediary factor	R ²	Beta 1	Beta 2	F-value	Accepted / rejected
H1	Financial crisis	Intention to buy	Fear factor	0.460	0.375	0.440	433.118	Accepted
H2	Financial crisis	Fear factor	-	0.146	0.382	-	49.785	Accepted
H3	Fear emotion	Intention to buy	-	0.340	0.583	-	524.036	Accepted
H4	Financial crisis	Fear factor	Income level	0.147	0.379	-0.023	87.232	Accepted
H5	Financial crisis	Fear emotion	Marital status	0.172	0.364	0.161	105.261	Accepted
H6	Fear factor	Intention to buy	Importance of purchase decision -	0.349	0.518	0.112	271.512	Accepted
H7	Fear factor	Intention to buy	Perception of product availability	0.354	0.507	0.139	277.752	Accepted

Results and findings:

The main goal of this study was to investigate to what extent purchasing and consumption behavior towards apparel has changed with regards to size and tendency during the COVID-19 pandemic and its associate economic and financial crisis, the study aims to investigate the impact due to multiple factors. Which are income level, marital status, fear factor, perception about product availability and importance of the purchase?

The results of the study that support H1 demonstrated that there was a statistically significant positive relationship between the financial crisis and the negative intention to buy apparel given the fear factor as an intermediate variable, while the results supporting hypothesis #2 showed that there was a significant positive relationship between the financial crisis and consumers' fear emotion of purchasing apparel, and the results that support H3 demonstrated that there was a significant positive relationship between the fear emotion and consumers' negative intention to buy apparel, with (fear factor) we mean both fear of future financial situation and the fear of contagion, the tendency of shifting consumption to necessities or reducing the consumption of nonessentials such as apparel is a natural reaction to financial crises of any type and size and the resulting fear emotions and the depressing effects that the consumer experience as a result of those unpleasant events, so the fact that the Palestinian consumers tend to reduce their consumption of apparel or having a negative intention to purchase apparel is logical and predictable.

the results that support H4 demonstrated that there was a significant positive relationship between the decrease in income level and the fear emotion of purchasing apparel, reduction in income level that Palestinian consumers experienced means a lower purchasing power and leads consumers to prefer postponing or even eliminating many purchases especially nonessentials, luxury and nondurables.

Furthermore the results that support the hypothesis H5 demonstrated that there was a significant positive relationship between being married with children and the fear emotion of contagion or the future financial situation, facing a financial crisis and a disease when having a family and young children can be way more stressful and overwhelming, and might cause stronger fear of the future financial situation and job security and the ability to support ones children and family, and furthermore more concerns about the family health and fear of catching the disease.

The results supporting Hypothesis H6 demonstrated that there was a significant positive relationship between the importance of purchase and the consumers' intention to buy apparel, and the results supporting H7 demonstrated that there was a significant positive relationship between the perception of product availability and the consumers' intention to buy apparel, the process of selecting and purchasing apparel becomes more complicated and the consumer aggressively search for apparel alternatives with the highest quality and the lowest price, and sometimes the price comes first as a result of income reduction and job insecurity.

Investigating the impact of the current crisis on the income decline regarding the respondents controlling variables, the results showed that most of the respondents who suffered a decrease in income are government sector employees who live in cities with medium family size and an income level of (2001- 4000 NIS), and most of them suffered an income drop in the range of (26% up to 50%), concerning the fear factor the results revealed that the Palestinian consumers are experiencing huge concerns about their future financial situation and a massive fear of catching the disease, the results also showed a great negative perception of product availability due to the COVID-19 pandemic.

The findings of the current study foster a discussion and a comparison with the previous similar researches, this study can be compared to the models presented in the Literature Review of previous studies with focus on change in income levels and financial situation due to crisis as factors that can impact purchasing of apparel and other commodities during crises intensively. Evidence from previous studies showed that purchasing behavior is highly influenced, and that

the purchasing of apparel among many other commodities is adversely impacted by the drop in income level and the adverse impact of the crisis on the current and future financial situation which leads individuals to reduce spending and reallocate their income (Ozdamar et al., 2020; Anna, 2011; Lee et al., 2010) which is similar to the result of the current study.

Other studies shared results with the current study such as the ones that investigated the impact of emotional fear, which stated that consumers tend to have more cautious spending trends and aggressive search for alternatives especially towards nonessentials as a result of fear emotion of the adverse impacts of the crisis on their future financial situation (Sharma and Son Walker, 2013; Anna, 2011) and the fear of contagion resulted in actions of decreasing shopping in general to avoid catching the disease specially the consumption of apparel since it requires engaging with people in stores and touching items that might be previously touched by other individuals (Andrzej, 2020).

The current study also shared results with studies that took socio-demographic factors as influential factors focusing on marital status and its impact on consumption and purchasing behavior, the current study proved that marital status has a significant impact and that people with children tend to switch to cautious spending habits and have a greater fear of the crisis while the study of Alimen and Gul, (2011) found that marital status influenced the promotion adjustments of behavior only.

The current study also showed that the consumer's perception of product availability is significantly positively related to the consumer's intention to purchase apparel. This is in line with the results of Steinhart et al., (2013) which demonstrated that the lack of product availability is perceived negatively, it influences purchase intentions via perceived feasibility.

The COVID-19 pandemic is regarded as a unique crisis that is to some extent different from other crises, but the finding of the current study suggests that lessons from previous studies investigating consumption behavior during different crises could be useful for predicting changed buying behavior in the current and most likely upcoming crises since it is to some extent similar.

Chapter Five

Conclusion and practical implications

5.1 Conclusion:

This study demonstrated the influence of five factors which are financial crisis, income level, fear of future financial situation and fear of contagion, perception of product availability, importance of purchase, on the Palestinian consumer intention to purchase apparel during the period of the covid-19 pandemic as a health and economic crisis, those five factors included 41 statements.

The aim is to develop an adequate measure of the size and the tendency of the change in the Palestinian's apparel consumption during the covid-19 crisis. The Cronbach's Alpha value proved that the variables and tools of the study are reliable and sufficient and according to the results all the factors created a significant impact on the consumption of apparel and the crisis impacted the consumption adversely.

The analysis showed that the financial situation and income level factor is the most influential factor on the Palestinian consumption behavior toward apparels; obviously the Palestinian consumers suffered a substantial adverse impact on their purchasing power and income level which forced them to adopt a more rational planning of expenses and finances and reduce spending on nonessentials such as apparel and prioritize essentials instead.

The Palestinian consumer adopted certain adjustments and new trends of consumption behavior toward apparels to cope with the uncertainty and risk of the situation, such as cautious spending and focusing on affordable, purchasing only necessary and practical apparel items that the consumer can use more occasionally and benefit from the most, especially when officials forced lockdown and people stopped going to work on a regular basis and all special occasions of every kind are cutoff.

The results showed that the Palestinian consumers regardless of their social status do not care about fashion as much as they care about their financial situation and that they follow a frugal life style in the times of crisis to survive the tough times, they also develop habits such as renting apparel items for special occasions rather than buying them to save money since these types of items are more expensive than practical items. Furthermore the Palestinian consumer tends to purchase apparel items less frequently to avoid over spending on nonessentials and prioritizing essentials.

The fear emotions of both future financial situation also proved to have a substantial adverse impact so consumers are trying to find apparel items with the best quality and the lowest price possible, and are more encouraged and influenced by price offers and sales, the fear of catching the disease had a substantial impact as well, consumers are refraining from purchasing apparels

in the times of the disease spreading and are more encouraged to purchase from stores that are adherent to the proper health standards

The study also demonstrated the influence of demographic factors on consumption adjustments of behavior during the period of the covid-19 crisis, which differs with respect to consumers' gender, age, marital status, occupation, residency and income level, focusing on the impact of the marital status the result showed that having children increases the fear of the crisis both financially or on the subject of health.

A limitation of the study is that 70% of respondents are government employees and about 23.4% of respondents earn average income levels which mean that other types of employments and income level are not fully covered.

New results:

Previous studies investigated consumption behavior during the periods of crises in general or toward a certain commodity using demographic variables only, among those studies some used only one demographic variable such as age groups or gender, other studies used only psychological variables such as risk perception and risk aversion, other studies were contend with using only income level and price sensitivity. The current study combined both psychological factors such as (fear of future financial situation and fear on contagion) and financial factors such as (income level and current financial situation) and also demographic factors such as (age, gender, education level, residency, marital status etc), other factors such as importance of purchase and perception of product availability to give a broader perspective and more accurate results since we are dealing with a relatively large sample and a unique situation of an unprecedented health and economic crisis, the idea is that an individual might reduce consumption due to financial reason while another might also reduce consumption but because of other reasons such as psychological reason or as a result of different factors.

The current study is regarded the first study investigating apparel consumption in Palestine during crisis, previous studies about the Palestinian consumption behavior explored behavior toward other commodities such as the study of Maitah et al.,(2015) which investigated The Determinants of consumption behavior towards domestic and imported dairy, others investigated the impact of the Palestinian-Israeli conflict on consumers intentions to buy Israeli and Palestinian manufactured food products in the Palestinian market such as the Ph.D. Dissertation of Abdalrahman (2019).

There are a limited number of studies that investigated the consumption behavior during the covid-19 outbreak, and researches focused on other subjects than apparel one of which the study of (Allabadi et al., 2020) about the impact of the lockdown on dietary and lifestyle behaviors among adolescents in Palestine, other is about food consumption behavior in such as the study of Chenarides et al., (2020) in the united states.

5.2 Future Research:

The findings of this research suggest multiple indicators for future research. The fact that the apparel purchasing and consumption behavior has dropped substantially shows that further research should be continued about changed purchasing and consumption behavior in various

apparel categories in the future. Longitudinal studies, measuring the impacts of a the covid-19 crisis in different time periods, or comparative studies on the effects of various crises will be helpful in thoroughly understanding consumers' adjustment behavior during the covid-19 crisis and economic crises in general and toward apparel in particular.

In addition to focusing on the consumption of apparel in general, other studies might focus on specific apparel categories, other topics could also be investigated in future studies, e.g. potential specific differences between the consumption trends of luxury and mass apparels during the periods of the covid-19 crisis, or the impact of crises on various issues such as brand loyalty and store loyalty.

In terms of apparel in general the study found that the buying behavior has changed substantially in regards to the financial crisis, marital status, Income level, fear factor, perception of product availability and importance of purchase, those factors were found to only explain a part of the influence on purchasing and consumption behavior and therefore there is an opportunity to discover extensively more influencing dimensions that could explain the changed buying behavior, such as focusing on a cross-cultural analysis and cultures influence, the findings of this could be further researched to explain differences in the impacts of the pandemic on the consumption behaviors toward apparel in various countries or cultures. The change of consumption regarding the 4P's of marketing and electronic marketing strategies during the periods of crisis could also be a critical topic to study.

It is also relevant that the influencing factors proved to have a substantial impact on apparel consumption during crisis in this work can also be used to investigate the crisis impact on the consumption of other product categories as some food and beverages categories or some services like transportation, salons and restaurants and delivery services and education.

Finally, a similar study in a different point in time of the pandemic could be chosen for future studies and whether a statistically significant difference in consumption would continue after the covid- 19 crisis ends, so that the results obtained from this work could be compared with later results.

5.3 Recommendations:

The results of this research show that during crisis, consumers tend to spend more on essentials and less on nonessentials, so that instead of spending on promotion, firms could reduce prices or improve quality and product durability. It could be a useful strategy considering consumers' "quest for low prices" and "cautious spending".

The results of the research also revealed the new trends adopted by the Palestinian consumers as a result of the financial crisis among which the tendency of purchasing apparel items with the highest quality so that it would last longer, so marketers can prioritize the quality and texture of fabrics and clothing items design more to make consumers less price sensitive to these product categories. Basically, these results can be used for inventing a strategy for how to do business as usual during and after the pandemic.

The results of the study also demonstrated the tendency of the Palestinian consumer to prioritize necessities over luxury. Marketers of luxury goods should have emergency plans for crisis terms

because consumers adjust their consumption behavior by giving priority to their necessities while decreasing spending on nonessentials and luxury. Furthermore, the Palestinian consumer showed more interest in local brands during the current crisis, so marketers should benefit from the crisis by working harder to improve their brand equity since consumers' tend to purchase local brands during the crisis, also consumers prefer to shop at smaller stores and in the neighborhood; firms could expand in these areas accordingly.

The results also showed that consumers preferred dealing with apparel stores that provide online services whether for gathering information, or ordering, and also delivery services are highly required in the situation of lockdown and social distancing since they are usually not able to visit physical stores which signifies the importance of providing appropriate digital communication and transformation services and adjusting strategies without any delays.

These results could also be used to develop a theoretical model towards understanding consumer apparel purchasing and consumption decisions during the periods of crisis, there is no doubt that there is a lack in theoretical knowledge in the models that explain what is significant to consumers concerning apparel purchasing and consumption during crises, and specifically how they make trade-offs between various product attributes when purchasing decisions for apparel are made in such situations.

5.4 Ethical considerations

(Bell et al., 2018) defined ethical considerations as how individuals taking part in the research are treated. As the research is being conducted, one should consider four dimensions of ethical concerns, such as harm to participants, lack of informed consent, invasion of privacy, or the involvement deception. A self-completing questionnaire was used to collect data. The questionnaire was completely anonymous by only asking for the demographics of age, gender, educational level, family size, residency and income level of the respondent. Having only these demographics available, the answers could not be traced back to any of the respondents, which assured their privacy. Further, the survey was distributed online and not via email, ensuring anonymity issues. The research also gave confidentiality by informing the respondents in the introduction that the collected data would only be used for research purposes. Bell et al. (2018) explain that ensuring anonymity can help respondents to answer the survey more integrity and enhances the reliability and validity of the research.

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Part 2: answer the following questions with (strongly agree, agree, neutral, disagree, strongly disagree)

#	Paragraphs	Strongly agree	agree	Neutral	disagree	Strongly disagree
1)	Financial situation and Income					
1.	After the Covid-19 crisis, I plan my finances and expenses more carefully.					
2.	Comparing to pre-crisis, my overall income and purchasing power decreased					
3.	Comparing to the pre-crisis situation, a higher proportion of income is allocated to commodity purchases					
4.	Comparing to pre-crisis, a lower proportion of income is allocated to non-core commodities					
5.	Comparing to pre-crisis I avoid purchasing expensive products					
2)	Intention to buy					
1.	After the Covid – 19 crisis, I plan to buy clothes more carefully.					
2.	I am not currently thinking about buying clothes because of the decline in income due to the crisis.					
3.	I love fashion so I buy clothes a lot regardless of my income level					
4.	I cannot wait for the crisis to end to buy clothes.					
5.	I compare the prices of all available substitutes before I buy clothes, so I get the best price.					

6.	I am focusing on buying clothing items that I can afford.					
7.	I am currently buying clothes only in case of encouraging offers or discounts.					
8.	Comparing to the pre-crisis, I'm just buying the necessary clothes.					
9.	I am inclined to buy practical clothes to make better use of them					
10.	I would rent clothes for special occasions rather than buy it to save money.					
#	Paragraphs	Strongly agree	agree	Neutral	disagree	Strongly disagree
3)	Perception of product availability					
	Comparing to pre-crisis, there is generally limited availability of clothing in stores.					
	Comparing to pre-crisis, I notice the lack of general refurbishment of the available models					
	Comparing to the pre-crisis, I notice little diversity in the colors and models available at apparel shops.					
	Comparing to the pre-crisis, I have noticed the lack of sizes of my favorite models.					
	The covid-19 crisis impacted the availability of national brands in my area.					
(4)	The importance of the purchase decision					
.1	Buying clothes is not an option but a necessity.					

.2	Purchase of clothing on holidays is a necessity regardless of income level in that period					
.3	It's imperative for me to buy clothes on an ongoing basis because of my social status					
.4	I buy clothes for my children when they need them regardless of my income level.					
.5	Compared to pre-crisis, I do not tend to buy clothes as gifts for family and friends.					
5)	Fear Factor					
a)	Fear of contagion					
.1	I buy fewer apparels because of the fear of contagion and to avoid intermingling with people in stores or in changing rooms					
.2	I would buy clothing from stores that provide home delivery to avoid public spaces and crowded areas.					
.3	I prefer to buy clothing from stores that provide an e-sale service without having to visit.					
.4	The seller's adherence to health standards and the sterilization of the place encourages me to buy clothes.					
.5	The delivery guys adherence to health standards encourages me to buy clothes					
.6	I refuse to buy clothes when they announce new infection cases in my region because of fear of contagion					

b)	Fear of the future financial situation					
.1	My spending on clothing fell because of fear of future income decline due to the Covid-19 crisis.					
.2	Comparing to the past, I prefer to reuse old clothes instead of buying new ones.					
.3	I have become more inclined to buy the highest quality clothes for the best price to use them for the longest possible period.					
.4	I tend to buy clothing items that can be used for several occasions.					
.5	I try my best to get the best price when buying clothes.					