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FACTORS THAT AFFECT THE CONSUMER IN THE ERA OF CORONAVIRUS IN MOROCCO

Yüksek Lisans Tezi

Laila Yachaoui

Istanbul, 2022

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Danışman: Doç. Dr. İrem Eren Erdoğan

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ÖZET

Başlangıçta E-ticaretin covid-19 döneminde patlamaya hazır hale gelmesi, iki büyük dönüşüme yol açtı: tüketicinin bir teknoloji kullanıcıya dönüşmesi ve mağazanın sanal bir yer veya siteye dönüşmesi. Bu tez, aşağıdaki ana soruna cevap vermeyi amaçlamaktadır:

- Tüketiciyi covid-19 döneminde çevrimiçi eylemi benimsemeye etkileyen faktörler nelerdir?

Bu, krize tepkiler ve uyarlamalar olarak klasik davranışlara dönüştü. Ancak özellikle e-ticaret kullanımını başta olmak üzere yeni davranışların ortaya çıkmasına tanık oluyoruz.

Çalışmamız 2022 yılının ortalarında 200 Faslı ile yapıldı ve çalışmamızın sorununa cevap vermek için ampirik bir analiz benimsedik, aslında araştırmamızın sonuçları insanların bir öncelik değişikliği olduğunu gösteriyor, tüketici davranışlarında değişiklikler gördük. Fas'ta ve tüm dünyada, insanları kullanımlarını dijitalle yönlendirmeye yönlendiriyor.

Tüketiciler, COVID-19'un sağlık ve ekonomik etkileri konusunda endişeli. Tepkiler, davranışlar ve satın alma alışkanlıkları sayısızdır, bazıları endişeli hisseder, diğerleri daha çok güvende hissetmek gibi birincil ihtiyaçlarını tatmin etmekle ilgilenir; bu da temel ve hijyen ürünlerinin zorunlu olarak satın alınmasını veya internet üzerinden sipariş verilmesini teşvik eder, böylece sosyal ağlara yeni kullanıcılar eklenmiş ve yeni satın alma uygulamaları pekiştirilmiştir.

ABSTRACT

The explosive advent of e-commerce in the period of covid-19 has led to two major transformations: the transformation of the consumer into a technology user and the transformation of the store into a virtual place or site. This thesis aims to answer the main problem which is the following:

- What are the factors influencing the consumer to adopt the online act in times of covid-19?

This translated into classic behaviors as responses and adaptations to the crisis. However, we are witnessing the emergence of new behaviors, in particular the use of e-commerce.

Our study was conducted in mid-2022 with 200 Moroccan people and to answer the problem of our study, we adopted an empirical analysis, in fact the results of our research show that people have a change of priority, we have seen changes in consumer behavior in Morocco and around the world, leading people to direct their uses towards digital.

Consumers are concerned about the health and economic implications of COVID-19. Reactions, behaviors and purchasing habits are numerous, some feel anxious others are more concerned with satisfying their primary need such as feeling safe; this encourages the compulsive purchase of basic and hygiene products or to place orders online. Thus, new users of social networks have been added and new purchasing practices have been consolidated.

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1. Introduction

The history of humanity is marked by several pandemics, starting with the first documented pandemic in history "the plague of Athens" which dates to 430 years BC, passing through "the Antonine plague", "the black plague", "cholera", "Spanish flu", "Asian flu" and "AIDS", until the arrival of covid-19 on December 1, 2019, in Wuhan, China.

The need for security may explain the motivations behind the panic buying behavior that consumers have exhibited in several countries affected by the covid 19 pandemic, whether before or during the lockdown.

Indeed, in Maslow's pyramid, the need for security is ranked after the physiological needs. Nistorescu and Puiu (2009) reveal that during difficult periods such as crises, consumers change their purchasing habits and modify their consumption, following the evolution of their perception of risk and the level of stress felt in the face of this new situation.

This is how, before the lockdown, we noticed consumer fear and anxiety, contagious like the virus itself. Knowing that individuals living in society interpret danger, risk, or crisis according to others, consumers have thus adopted impulse or panic purchases, by purchasing products in large quantities in order to build up reserves.

But also, small commerce experienced a decency after consumers decided to embrace e-commerce which is an unprecedented economic phenomenon, it took 38 years for 50 million Americans to have access to radio, 13 years for television, 16 years for the computer and only 4 years for the Internet and during the time of the pandemic this one experienced its biggest leap in evolution around the world among consumers. (El Kassimy, 2021).

For some or for others, the Covid-19 is a pandemic which has an economic impact, of course, but also and above all a social and psychological impact; these impacts created involve rethinking the strategies and socio-economic orientations of countries, even redefining the priorities of governments, and changing their managerial style to prepare for the post-Covid-19 era and adapt to the chain of economic consequences, social, psychological and behavioral effects produced by this pandemic.

In addition to the above, this research aims to study the impact or the factors that the Covid-19 pandemic has on consumer behavior, mainly in relation to the use of the online purchasing tool while highlighting the obstacles and motivations of the consumer. Moroccan consumer faced with the adoption of this digital technology.

Our thesis will focus mainly on Morocco and more precisely on the behavior of Moroccan households.

The Moroccan government officially declared (2020) the discovery of the first case infected with the virus, the authorities began to take matters into their own hands and decreed 2 weeks later a state of health emergency and quarantine for all the kingdom. This has led the management of organizations to adopt new working techniques to avoid the suspension and cessation of their activity, the solution towards which everyone has redirected themselves being the integration of digital and digital tools in their daily way of working, through teleworking, meetings on platforms such as Zoom, Skype, Teams, etc.

Companies were not the only ones to adopt the digital solution to adapt to this extreme and extraordinary situation, households have also opted for this resource which was already available to them long before this pandemic but did not have the same appeal as it does now. Indeed, digital has become a facilitating means allowing the consumer to co-create his own experience and thus to enhance it by controlling it down to the last detail. To adapt and respect essential protective measures put in place by the World Health Organization to strengthen preventive hygiene and limit the spread of the virus, we notice a diversion of the consumer toward physical points of sale in favour of the digital strategies put in place by large-scale distribution operators, which has led to a sharp increase in online purchases and home deliveries of consumer products (food products, sanitary products, etc.). (WHO, 2020).

Our research work consisted in the compilation of data related to the subject of our thesis, published in the media between March 2020 and April 2021 and the reading of scientific articles. However, our approach was limited by the conditions of confinement that did not allow us access to the archiving center and all the documents that we obtained and analyzed came to us using Internet search engines.

After the compilation work, a survey on a random sample of Moroccan consumers will be set up and the collected data will be processed by the appropriate statistical software and thus answer the central question of our thesis. This research work will contribute to enrich

the database on Moroccan consumer trends in the e-commerce sector and will allow marketers to better orient their targeting.

Furthermore, the trends identified in our study will allow decision makers to properly orient their forecasts and strategic plans and invest more in digitalization. We intend to ensure the widest dissemination of our paper through the channels of higher education in Morocco and academic institutions in Turkey to encourage exchanges between our two countries.

To answer our research question, this thesis will be divided into two main parts, the first aims to shed light on the pandemics that have marked history, while questioning the current Covid-19 crisis and its various repercussions on consumption habits, particularly on the habits of Moroccan consumers. As for the second part, we will send a questionnaire to the Moroccan population to understand where the change has come from, a reading of the results obtained will highlight the different consumer profiles encountered. The discussion of the results will make it possible to issue recommendations to distribution professionals to better understand their customers.

2. Literature review

In this part we will have a global view on the definition of E-commerce, its types and have an overview of its history but also take stock of the current situation of Ecommerce in Morocco

2.1. Definition and evolution of e-commerce

2.1.1. Definition and types of e-commerce

Electronic commerce (or E-commerce) is the use of electronic media for carrying out commercial transactions. It is generally the sale of products through the internet network, but the term E-commerce also corresponds to internet purchasing mechanisms (Jaller, 2020). It started on August 11, 1994, when someone sold a Sting CD to their friend using his Net Market website, which is one of the American retail sites, and this was the first e-commerce process, and then e-commerce operations began to develop, as companies were able to offer and sell their goods and services on a large scale that they could not reach (Jaller, 2020).

According to Lu (2010) E-commerce is an effective way for buyers to interact with sellers over the Internet, with the aim of providing goods and services, transferring money and exchanging information, and the types of E-commerce have been divided into four basic types, so that this division process took place according to the parties involved in the buying and selling process, there is four types of E-commerce: Business to Consumer (B2C), Business to Business (B2B), Consumer to Consumer (C2C), Consumer to Business (C2B).

Dennounini (2021) had defined the e-commerce types as follows:

➤ **B2B (Business-to-Business)**

These are companies that do business with others, such as manufacturers who sell to distributors and wholesalers, who in turn sell to retailers. Pricing is based on the quantity of the order and is often negotiable (Dennounini, 2021).

➤ **B2C (Business-to-Consumer)**

Those are companies selling to the public through catalogs using shopping cart software. In dollar volume, B2B comes first, however B2C is really what the user, has in mind regarding electronic commerce (Dennounini, 2021).

➤ **C2B (Consumer-to-Business)**

The consumer to business (C2B) is a business model in which the consumers (individuals) are at the service of the company by providing a product or performance, and not the other way around as is traditionally the case (Dennounini, 2021).

➤ **C2C (Consumer-to-Consumer)**

There are many sites offering free classified ads, auctions, and forums or individuals can buy and sell online through payment systems such as PayPal, where people can send and receive money online with ease. The service eBay auction is a good example of person trading, transactions take place every day since 1995 (Dennounini, 2021).

There are other types of e-commerce but less known as B2G. This table will show us all the types with a description.

Table 1: Possible types of electronic commerce

Abbreviation	Name	Description
B2B	Business to business	Transaction between companies.
B2C/C2B	Business to consumer / consumer to business	Companies making transactions between companies and the end consumer.
C2C	Consumer to consumer	Transactions between consumers.
C2G/G2C	Consumer to government/ government to consumer	Transactions between government and end consumers.
B2G/G2B	Business to government/ government to business	Transactions between government and companies.
G2G	Government to government	Transactions between government departments.

Source: Adapted from da Silveira Coelho et al.(2013).

2.1.2 History and evolution of e-commerce

The beginnings and evolution of e-commerce are strongly linked with the evolution and democratization of the Internet. For nearly a decade, the Internet domain has recorded impressive growth figures, but it is interesting to go back to the beginning of e-commerce. At the very beginning of the Internet, the absence of rules and authority greatly hampered commercial activities because anarchy was feared. Then after this stage rules and authorities were naturally formed to regulate and control people's behavior on the internet. There are also other factors explaining a possible rejection of e-commerce (the main language of the internet in its early days was English). There was also the fact that the internet was more oriented towards sharing and free, which did not help traders for their activities. Even if the idea of free information is present, access to consumer networks and the Internet has reversed these factors that slowed the progress of e-commerce. The development and evolution of e-commerce are linked to significant technical progress in the network, the development of distance selling and the fact that society has opened up to the network. Towards the end of the 1990s, few internet users bought on the internet. However, we know that they mainly buy computer equipment. However, buyers are cautious about paying online. Around 1998, a working group was led by Dominique Strauss-Kahn to develop e-commerce. At the beginning, he tries to stimulate SMEs so that they realize that e-commerce is an opportunity for companies (Tian, 2008).

From 1997 to 2002, the internet materialized, one in four households (25%) had access. The new merchant sites are making themselves known. As a result, e-commerce is growing more and more. E-commerce is directly linked to the evolution of computer hardware. It was in 1980 that e-commerce appeared thanks to the minitel. But it was in 2000 that e-commerce really developed with the internet. Next, cyber consumers trust e-commerce more and more, their purchases are more frequent, more varied, and more numerous. (Diniz, 2008).

Albertin (2012) evoked that there are four important stages in its evolution and in the different points of sale:

- First step → The beginnings of mail order:

The mail-order system experienced significant growth in the interwar period. Originally, this system was based on a catalogue of about fifty pages detailing many items and giving price

information. From 1920, we witness the creation of the main mail-order companies (Albertin, 2012).

- Second stage ➔ The domination of industrialists in the years 1950 – 1965:

Economically speaking, the demand is greater than the supply. New production methods are being put in place, production is becoming standardized, and distribution circuits are made through numerous small-sized sales outlets very widely located in France to meet consumer demand (Albertin, 2012).

- Third stage ➔ The rise of an organized and active distribution:

New distribution circuits are then created thanks to the development of mass consumption. The first brands of supermarkets and hypermarkets compete with each other. The size of the points of sale increases constantly while their number decreases. The management of these larger hypermarkets, offering more products, is becoming more and more difficult to manage (Albertin, 2012).

- Last step ➔ An increasingly strong competitive challenge:

From the 1980s, competition became increasingly strong; conversely, the effects of the oil shock of 1973 and the resulting economic crisis had consequences on demand, which was falling. Households are, for the most part, already equipped with durable goods that they do not plan to renew immediately; jobs are threatened, the momentum of the 30 Glorious Years is well and truly over. Manufacturers, distributors and producers were already in conflict; the appearance of Hard Discount does not help matters. Manufacturers and distributors are then looking for a way to slow down this slowdown; they are beginning to take an interest in the consumer as a person and not as a “mass” in order to adapt production and distribution. We then witness the beginnings of marketing: targeting, definition of needs, brand positioning and commercial operations are at the centre of concerns in the hope of increasing sales (Albertin, 2012).

When talking about online commerce, it is necessary to highlight the first pioneering company in the field of e-commerce, Amazon, which achieved great multifaceted success on a global scale; Where it provided solutions, methods and mechanisms worthy of serving customers wherever they are, with attention to all forms of their requirements and needs to sell and buy physical and digital products and services without obstacles, and in line with the current vision of the market situation, commercial activity and future predictions for it.

Amazon was known as an online store for the first time in 1994, it was implemented and headed by (Mr Bezos), while it was known at the time as Kadabra, but soon its name changed to Amazon in 1995, and the company then specialized in selling e-books, but the shift to the inclusion of various goods and services from devices computers, smart phones, electronics, cosmetics, fashion, gadgets and so on, Amazon was fast becoming a great online buying and selling experience with no limits, worries, or hindrances. After the great development that the world has reached today in the field of electronic sales, the investment and demand in electronic sales and online stores is increasing day by day. Undoubtedly, the world has become today as an open market, especially after the opening of electronic stores worldwide, where individuals in different continents can buy and sell from other continents while they are in their homes. It relied only on traditional marketing to e-selling on various platforms. International electronic stores: such as Amazon (Amazon), Alibaba (Alibaba) and eBay (eBay). Amazon has recently announced that it has run out of medical and household supplies as a result of the increasing demand since the outbreak of the Corona virus, and it has announced its desire to hire one hundred thousand workers as a result of a sudden increase in requests beyond its capacity In such circumstances, it is an opportunity for electronic stores to evaluate and evaluate their situation in all respects, as some errors and shortcomings do not appear except in such circumstances. The Corona pandemic has made a huge impact on the look and feel of shopping. The digital economy has grown, and traditional trade has begun to take the principle of electronic commerce and give a future view that there are stages of coexistence between traditional and electronic commerce for years to come. As for the delivery operations, there were short comings in them, as many digital trade platforms faced problems in the delivery operations, due to the sudden and great pressure on them and their unwillingness for many demands for them. Deliveries in a short time by making a contract with the delivery platforms in order to rely on them in the event of a sudden increase in demand for them, as the delivery period in some electronic stores was for more than one to two weeks. According to what was reported by the global network of Google in the future of trade Digital in the Middle East is growing and accelerating significantly, and the infrastructure in the Middle East has a role in helping the growth and acceleration of digital commerce (Mellahi & Jhonson, 2000).

The retail chain achieved results that exceeded expectations, although it is not the only one active on the Internet in the sector, as it has benefited from the rise of e-commerce in the United States, and from the aid provided by the government to consumption.

Roger (2020) said that "the volume of e-commerce increased by 41 per cent in just three months," market research firm Kantar revealed last July. And she pointed out that "the average share of e-commerce in the market rose from 8.8 percent to 12.4 percent in Britain, Spain and China." Online commerce in China now accounts for "a quarter of spending on high-volume products".

Gilgeex (2019) explained that this development had started before the Covid-19 pandemic paralyzed the global economy, but the sudden drop in movement due to quarantine measures had a significant negative impact on non-food stores "which rely a lot on field points of sale".

This unprecedented situation "has made all retail stakeholders realize that it is absolutely essential to be online and as competitive as possible," said Scharveria, (2019) co-director of the Boston Consulting Group. He added, "Even companies well-equipped for online commerce have found that they are not qualified, neither quantitatively nor qualitatively, to keep pace" with the significant increase in demand due to the conditions caused by the pandemic.

2.1.3 Electronic commerce in Morocco and the actual situation in the kingdom

We will get into the history of Moroccan E-commerce to understand it better and after have a look on the actual situation.

2.1.3.1 History of Moroccan E-commerce

It all started at the beginning of 2005, the national E-Morocco strategy was launched with the main objective of following global change and adapting to the digital revolution. Indeed, Morocco aimed to catch up with the technological and economic delay by reducing the digital divide and thus better position itself in the fields of NICT (New Information and Communication Technologies) at the international level. Other national strategies have also been launched over the years to ensure the continuity of the momentum created by this first one. Currently, more than one out of two Moroccans is connected to the Internet. And this generalization of Internet access has largely contributed to the development of e-commerce in Morocco. Public policies have played a very important role in the evolution and development of the Kingdom's digital economy (Le Matin, 2021).

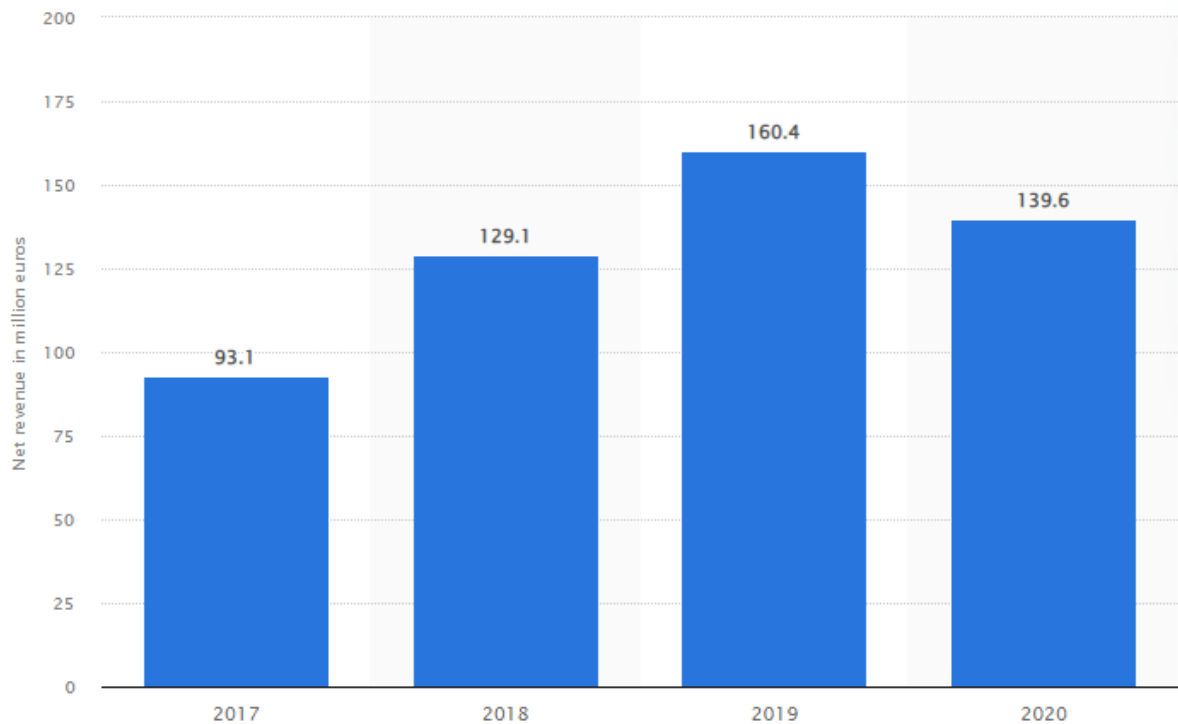
The Moroccan e-commerce market is growing and is among the most dynamic in Africa. Morocco is ranked 6th after Mauritius, South Africa, Tunisia, Nigeria and Kenya, and 85th globally, based on UNCTAD's B2C business-to-consumer e-commerce index (United Nations Conference on Trade and Development, 2019).

When we talk about e-commerce in Morocco, we need to talk about Jumia who has been cited as the most visited e-commerce in the country. Jumia is an e-commerce giant present in the African market (including Morocco, Algeria, Tunisia, Kenya, Egypt, Uganda, Senegal, Ghana, South Africa, Nigeria and Ivory Coast, but also internationally outside Africa including Portugal, China and the United Arab Emirates). Born in 2012 by two French people, Jumia sells electronic products, hygiene, food and services. Its next big step was in June 2016, Jumia became the group's flagship brand during a rebranding operation. (Duccass & Kwadjane, 2015).

In 2018, Jumia experienced 42% growth in its business volume. It is active in 14 African countries covering 80% of the population with internet access in Africa and it has planned to exceed one billion euros in volume of business. business in 2019. Its American competitor Amazon being absent from the market, Jumia is sometimes nicknamed the “African Amazon” or even the “African Alibaba”¹⁹ (The World, 2019).

In 2020, more than 1 billion visits are made to the site, more than 110,000 active sellers offer more than 40 million products in total, 6.9 million active consumers are listed in Africa, more than 28 million orders are made in 2020 and a transaction is made every two seconds. (The Africa Report, 2020).

Graph1: Annual net revenue of Jumia Technologies AG from 2017 to 2020(in million euros)



© Statista 2022

Source: Stephanie Chevalier, (2021)

About digital payments made through bank devices (SMS banking application, bank website, bank branches), concentrated on the payment of invoices, various taxes and levies, port charges for importers-exporters... growth is 90% per year,” explains Mikael Naciri, Managing Director of the interbank monetary centre (IMC) (2021).

Since the emergence of e-commerce in Morocco, the sector has taken on an informal digital 2.0 aspect. Since most transactions are carried out outside the banking circuit, and many e-merchants offer cash as a means of payment, the amounts generated by these transactions are therefore far from insignificant (Interbank monetary centre, 2021).

Still according to the Interbank Monetary Centre (2021), overall, 67% of e-consumers pay their bills online. 37% of them obtain items related to fashion and ready-to-wear, 27% of online consumers carry out bill payment transactions for water and electricity distribution companies, airlines, telecommunications, and hotels. Next comes the category of meal orders

for delivery (Glovo, Jumia, etc.) with 24% of e-consumers involved. And finally, 23% subscribe to streaming services (Netflix, Spotify, Youtube, etc.).

Debbbar, (2021) noted that all the indicators (internet, mobile, online sales, etc.) point to the accelerated development of e-commerce in Morocco with major platforms and an increasingly wide line-up of products and services. If we take into account that Moroccans are more and more connected and that mobile users are spreading more and more every day, it is clear that e-commerce has very good days ahead of it.

On the other hand, a non-negligible percentage of Internet users avoid making online purchases, mainly because of the inadequacy of the payment methods offered (17%) and the mismatch of products in relation to their needs (18%), prices that are too high (10%), delivery issues (9%), scams, security issues and lack of trust in general (7%). With the closure of non-essential businesses during confinement, 22% of Moroccans made their first purchase online, new e-shoppers who turned to digital channels to order second-need products. (IMC, 2021).

2.1.3.2 Actual situation of E-commerce in Morocco

According to the Interbank Monetary Centre (2021), affiliated merchants and e-merchants recorded 81.1 million payment transactions, Moroccan and foreign bank cards combined, for a total amount of 33.3 billion dirham, an increase of +32.8% in number of transactions and +23.2% in amount. In terms of volume, these transactions carried out by bank card are divided between the retail sector (25%), clothing (10.6%), hotels (7.2%), service stations (7%), restaurants (6.2%), health (5.4%) and other sectors (32.6%).

Table 2: Comparison of cards over the years:

Periods	Moroccan card		Foreign Cards		Moroccan and foreign cards	
	Number	Amount (MAD)	Number	Amount (MAD)	Number	Amount (MAD)
2016	3.514.024	1.599.911.154	106.121	155.134.208	3.620.145	1.775.045.362
2017	6.473.703	2.437.076.472	118.355	200.196.702	6.592.058	2.637.273.174
2018	8.095.434	3.004.578.519	173.164	275.639.640	8.268.598	3.280.218.159
2019	9.399.989	4.405.874.619	376.301	407.137.510	9.776.290	4.813.012.129
2020	9.655.638	4.080.061.586	352.904	225.813.296	10.008.543	4.305.874.882
2021	14.300.000	5.300.000.000	559.000	319.300.000	14.859.000	5.619.300.000
Var: 20/21	48,1%	29,9%	58,4%	41,4%	48,5%	30,5%

Source: International Monetary Center (2021)

The impact of the Covid-19 pandemic has greatly influenced consumer lifestyles in Morocco. It must be said that in 2020, compulsory sanitary confinement was the main reason for this change in habits relating to the purchase of basic necessities, durable goods, clothing products, services...

Thus, during the first half of 2020, merchant sites and billing sites carried out 6 million online payment transactions via bank cards, Moroccan and foreign, for a total amount of 2.9 billion dirhams. That is an increase of 31.3% in number and 23.6% in amount compared to the same period in 2019 (IMC figure). And until the end of 2020, there were more than 1,000 active e-commerce sites, an increase of nearly 300 compared to 2019. Still according to the IMC (2021), the number of online card payments has thus increased by +46, 5%, thus exceeding 13 million during this period.

In this second part of this section we will firstly see the impact that covid-19 has caused on consumer behavior in general, then start with the relationship between the crisis and the consumer, then have a global vision on worldwide impact of the pandemic on consumer behavior and finally more precisely we'll see the influence on Moroccans.

2.2. The impact of covid-19 on consumer behaviour

The world today lives in an era that was created by the Internet, an era that witnessed huge and deep changes at all levels, and in which mankind has known a period of new for trade, for buying and selling, for marketing and marketing for the producer and the consumer alike, and witnessing steady shifts in habits and trends and consumer cultures in general, and this information boom provided opportunities for companies to enter fair markets, increase sales opportunities and profits, and remove borders. And the obstacles for consumers to view the formations of products with their descriptions and prices in the different countries of the world and to compare them in order to make a decision The appropriate purchase, without the hassle of travelling or even moving from home Hence, the advertising revolution - electronic ones in particular - has become one of the most important means that major companies rely on in marketing their products. Pushing people to buy things that they may not need in some quarters, but at the same time they generate huge profits for the market, for the consumer is the basis who relies on him to produce and market different products to satisfy his different needs, but in some cases, he forms the weakest link in establishing patterns A healthy consumer away from irrational decisions to buy or consume (Dwivedi, 2021).

We will learn about the buying process of consumer behavior but also the relationship between the crisis and consumer behavior then we will discuss how the epidemic in circulation (Corona) affects consumer behaviour.

2.2.1 Consumer buying behaviour

The phenomenon of consumption is explained as resulting from a combination of utility, distinction and the pursuit of pleasure and satisfaction (Langlois, 2002). And the consumer buying behaviour, for Ramya (2016) it is the process of making a purchase decision resulting from the consumer's attitudes, inclinations, and intentions, so that these factors affect his evaluation of the product and the decision to buy or decide not to buy. The study of consumer behavior also depends on multiple disciplines such as social sciences, psychology, sociology, and others.

If consumer behavior is affected by rational considerations such as price, convenience or product quality, emotions, desires and habits also come into play. In fact, irrational factors are often even the most influential. Beliefs and personal preferences, social influences, environmental stimuli or even marketing messages, all these factors affect consumer behavior towards a product.

In psychological terms, the consumer's reaction can be:

- Mental (or “cognitive”), such as deciding to buy a bigger house because the family has grown
- Emotional (or "affective"), like allowing yourself a relaxation session after a hard day's work
- Routine (or “conative”), like always buying the same brand of milk at the supermarket

Within everyone there is a “black box” of mental, emotional and behavioral factors that influence their purchasing behavior. The content of this box depends on their personal values, lifestyle, consumption habits, relationships, brand loyalty, personality, and socio-demographic characteristics (Lutz, 1975).

According to a study carried out in Algeria by Fouaad (2018), a consumer's purchase decision goes through five stages:

- a. The stage of feeling the need;
- b. The stage of searching for information;

- c. The stage of evaluating alternatives;
- d. The decision-making stage;
- e. The post-purchase stage.

Also, the most important variables determining the buying behavior of the consumer are:

- a. The most important psychological variables: needs, motives, learning, attitude;
- b. The most important marketing variables: advertising, quality, price;
- c. The most important social variables: family, friends (Fouaad, 2018).

A study by Nicosia (1966) in which he proposed a model of purchasing behaviour in which Nicosia explains how the consumer responds to a stimulus represented in the advertising message issued by the institution. Where he concluded that the purchasing decision is determined at the outset with the interaction of a single environmental factor called the stimulus, which is the advertising message issued by the announced institution, and then the situational factors represented in persuasion the behavior of the salesman and psychological factors specific to the consumer are: motives, learning (experience), and finally attitudes.

The study carried out by Blackwell & Kollat (1970), which is to suggest a model, was first published in 1968 and was modified a year later in 1974 to appear in its final form in 1986. They also concluded that the purchasing decision of the consumer goes through five stages: understanding the problem, searching for information, evaluating available alternatives, then purchasing and finally post-purchase stage. They also concluded that the consumer's purchasing decision is the product of the interaction of environmental factors and psychological and social factors. These factors, according to them, are categorized into two types: environmental factors (culture, social class, family, situational factors) and individual factors (resources, motives, trends, personality, lifestyle).

The model of Blackwell & Kollat (1970) remains to this day the model that has the most impact on the theory of consumer behavior. It translates the realization of an online or offline purchase as follows: The awareness of the need, the search for information, the evaluation of the options, the decision of purchase, post-purchase analysis.

A study conducted where they proposed a model of consumer behavior, which knew several revisions and modifications to appear in its last form in 1977. They concluded that consumer behavior is the product of the interaction of environmental and psychological factors, they also concluded that the behavioral response is in the form of three types of responses: the

cognitive response, which is related to by enriching consumer knowledge about the product, and the emotional response, which determines the general trend, whether positive or negative, and finally the response behavioral, which relates to experiential and actual behaviour (Howard & Sheth, 1969).

2.2.2 Crisis and consumer behaviour

2.2.2.1 Definition of crisis

According to Glossary (1960) the word crisis is characterized by its polysemous nature, which represents a conceptualization challenge. The crisis should not be reduced to its economic definition, but understood in the broad sense, hence the common use of the plural "crises". The word crisis designates both a brutal event, a rupture, but also a long evolution which reveals structural weaknesses, inherent in a system. In a synthetic proposition, the crisis would be a break in the stability of a system, which leads to reflect on the temporalities of the crisis.

Medically speaking, the notion of crisis evokes an imaginary of rejection, of elimination, which will gradually spread to the whole social body. Likened to a sick body, society purges, thanks to "the crisis", "the vicious principles that the weakness of authority had allowed to be introduced into it" (Bonald, 1971).

On the other hand, the historical analysis of economic crises emphasizes a central triggering factor: the bad harvest, at the origin of the agrarian crisis which then spreads to industry. The demographic crisis will gradually complete this table. Not all social groups emerge losers from the crisis; for example, those who have large quantities of cereals enrich themselves by selling them at a high price. This was the time when, based on empirical historical data, the cyclical analysis of crises was born, while articles and theories on economic crises in history multiplied (Abel, 1980).

According to Jevons (1878) and Juglar (1860) Economists share with historians an interest in the empirical study of crises in history. The observation of their recurrent character gave birth to a theory of fluctuations and economic cycles. However, "Crisis" is an ambiguous and

controversial concept, which is initially denied by economists: Say's "law of outlets" seeks to demonstrate its impossibility since "products are exchanged for products". This "law" would only be totally refuted in the 1930s, with the emergence and validation of the Keynesian concept of "effective demand", which became the dominant paradigm after the Second World War. And even if the notion of the "invisible hand" gave way to that of stabilizing intervention by the public authorities, the idea according to which "the crisis" could be avoided remained omnipresent until the mid-1970s: "in the current state of knowledge and ideas, a prolonged crisis would be impossible" (Brochier, 1976, p. 73-85).

Otherwise Bathelot (2020) defines the concept of crisis marketing as a process of creating, adapting or eliminating marketing actions undertaken to deal with a crisis. The concept of crisis marketing can be applied to a crisis specific to the company in question or to a sectoral or global crisis context. Thus, again according to Bathelot, we were often able to speak of crisis marketing during the 2020 COVID-19 pandemic and more particularly during the confinement period. In this case, crisis marketing could consist of removing certain marketing actions (promotions, advertising campaigns, etc.), creating or adapting specific communication content and deploying or strengthening contact channels.

2.2.2.2 Crisis and consumer behaviour

The National Institute of Statistics and Economic Studies (2000), speaks of household final consumption expenditure, which includes the expenditure actually incurred by resident households to acquire goods and services intended to satisfy their needs. The corresponding products are not stored, but considered consumed at the time of their purchase, even if they are durable (cars, household appliances, furniture, etc.). Household final consumption expenditure includes the share of expenditure on health, education and housing, remaining to be borne by them, after any reimbursements. It is obvious that growth can be stimulated by consumption, a springboard that politicians often use, rightly or wrongly. This consumption is strongly disrupted in times of crisis and there are noticeable changes in consumer behavior.

The capitalized model has made consumption revered by Western society. However, the French sociologist Baudrillard (1970) expresses his disagreement with placing consumption as an indicator of well-being or a factor of happiness. Klein denounces the harmfulness of brands in describing the complete process of production and marketing of major global

brands. She thus underlines that the brands are intended for consumers from the weakest and most vulnerable social classes in Western countries, while they are produced by workers who are badly treated and uprooted from their origins in emerging countries.

In the opinion of Langlois, (2002) consumption results from the combination of three parameters: utility, the search for pleasure and satisfaction. Multifaceted crises such as economic, social and health crises affect consumers not only on the economic level but extend to the psychological side, essentially at the beginning after the onset of the crisis (Köksal & Özgül, 2007). Worries about the future set in and the satisfaction of buying is immunized (Ang et al., 2000). Similarly consumers during the crisis, consumers no longer spend as before for high-end products (Ferrell & Hartline, 2002), and according to studies by Ang et al. (2000) and Köksal and Özgül (2007) consumers become more rational by buying only the necessary products and think about saving by looking for the cheapest brands, hence the appearance of buffer savings or precautionary savings Deaton (1992), For him, consumers choose to save more to face the uncertainty related to the future.

Thus, consumer behavior is impacted by the importance consumers place on basic necessities (food, health, etc.), food quality characteristics, price, psychological and socio-demographic characteristics (Tsourgiannis, 2008). The purchasing behavior of consumers varies according to their expectations during an economic crisis. Ang et al. (2000) showed that in times of economic turbulence, consumers buy fewer products, replace luxury products by more economical products and decisions are mainly based on price. Consumers buy selected products that meet primarily to their basic needs. According to Mansoor and Jalal (2011) and Flatters and Willmott (2009), during the economic crisis, consumer behavior is described by a smoothing of consumption at different levels. People are not so willing to pay more for products that can be modified by cheaper products. Consumers have redefined what they consider "necessities" and what are considered "luxury products". These results were affirmed by the Boston Consulting Group study (2011), which showed that 73% of consumers questioned declared that they bought only absolutely necessary products (pasta, bread, oil, etc.). Hierarchy of consumer 'values' has changed with 'savings', 'health', 'value for money' and others at the top (Tsourgiannis, 2014).

Moreover, we can explain the change in consumer behavior during the crisis as being a residence of change. The psychologist Kurt Lewin (1951) translates the change in behavior as the attitude that impacts the balance of all habits acquired and innate to which individuals are

attached and generate resistance to change. Crozier and Friedberg (1977) point out that resistance to change results from an unconscious refusal of the individual who considers change to be a problem. By therefore, change will be realized when there is an attempt to reduce resistance to it.

Trosa (2006) listed the six drivers of behavior change: will, vision of the future, delegation, continuity, sense of urgency, valorization. In the context of our research, what interests us most is the sense of urgency that is generally produced by crises.

2.2.2 Health crisis and consumer behaviour

First, it should be noted that a health crisis is defined by the (World Health Organization) (WHO) (2000) as "an event, actually or potentially affecting a large number of people, affecting health, and possibly increasing the significant factor of mortality or excess mortality". Also, health crises are characterized by "the very important echo they have in public opinion and by the numerous repercussions they have both in the political world and in the medical and health world".

The covid-19 pandemic has been reflected in the purchasing behavior of consumers, who have already been put on alert given the spread of the virus around the world, panic buying of non-perishable foodstuffs, hygiene, protection and basic necessities have been observed. Obviously their behavior was forced to change to panic behavior due to their concern about the availability of goods and the closure of stores during the lockdown (World Health Organization, 2000).

Plenty reasons can explain this behavior, especially from a psychological point of view, according to the words of Kim (2020), the consumer can feel a conflict between the desire to maintain his regular routine and the uncertainty about the duration of this crisis, which would limit its access to the necessary products, which would lead to anxiety and panic buying to appease this conflict. Other reasons that we can observe, the fear of going out in public crowded places to get supplies, anxiety about a shortage of products, or the increase in their prices. Fear and anxiety that impact feelings of trust and trigger a need for security and control of the situation that manifests through panic buying behavior.

In other words, panic buying behavior occurs when consumers buy products in large quantities in order to satisfy their needs, including the need for security before, during or after

a crisis, and to psychologically try to control the situation. As far as purchasing habits are concerned, the pandemic has been a negative point for several sectors, but above all has been a tremendous trend accelerator. All traditional distributors, even when they remained open, suffered from the limitation of their supply and the caution of consumers who concentrated their purchases for health reasons. Only certain short circuits have developed, such as direct sales from producers, often through home delivery. (Colla, 2020).

Also, according to Colla (2020), the most significant trend has been the strong growth in online sales. With regard to food in France, even if all the brands have strengthened and diversified their offer of these services, they have had difficulty meeting the strong demand from customers. Faced with the saturation of drive preparation platforms, they have been forced to set up virtual queues on their sites, to honor late orders, to quickly deploy click and collect and deliveries to residence. The winners of the crisis were thus the groups endowed with better structures and skills in the e-commerce, logistics, sourcing and marketing.

The changes that the individual has adopted in the period of covid are sometimes painful and provoke a certain resistance among consumers, or on the contrary result from a motivation linked to the preservation of health.

Several models have been designed to describe and explain changes in behavior following the advent of a health constraint. The transtheoretical model (TTM) of Prochaska and DiClemente, 1984, it starts with a pre-reflection phase, where the individual still has no intention of changing his behavior, he ignores the potential risk, but he begins to take knowledge of some elements related to the latter. The second phase is reflection, here the individual recognizes that his behavior is not adapted to the perceived situation and plans to change it by evaluating the advantages and disadvantages of this change. The third phase is the preparation for action where the individual formulates action plans to move away from the problematic behavior, the fourth phase is the phase of action where the individual changes his behavior, the maintenance of the latter over time constitutes the fifth and the last phase. (Sallis, 2015).

We also have the conflict theory (CT) of Janis and Mann, 1968; it is about evaluating a new challenge, listing behavioral alternatives to deal with the problematic situation and then choosing the best possible alternative. Acting means committing to and applying the chosen alternative. This theory also considers the maintenance of behavior over time, which here means adherence to the chosen behavioral alternative. (Baranowski, 2003).

The model of the precautionary adoption process (MPAP) of Weinstein, 1988, the first phase consists of not knowing the risk, then starting to take action.

knowledge of elements related to risk. The second phase is split into three sub-phases: knowledge of a high probability of risk in others, susceptibility to risk and finally decision-making and the implementation of precautions to deal with the risk. (Baranowski, 2003).

Socio-cognitive models of behavior change refer to human rationality that seeks behavioral utility justified by obtaining positive outcomes. Social cognitive theory (SCT – Bandura, 1977) defends the idea that behavioral commitment depends on the results expected by the person and considers perceived self-efficacy. (Gebhardt, 2006).

The health beliefs model (HBM – Rosenstock, 1974) and the self-protection motivation theory (PMT – Rogers, 1975) emphasize emotions, and more specifically fear, which is an essential element here. behavior driver. According to Rosenstock, 1974, when human health is endangered or exposed to a risk, human beings are threatened and therefore driven to act by adopting new behaviors to maintain their health. This is still conditional on the presence of two prerequisites: the person concerned must wish to remain in good health and must also know how to maintain it. The HBM holds two types of variables are considered: those related to internal and external incentives for action, for example the appearance of symptoms or the contamination of a close person or even the visualization of an awareness campaign, as well as demographic and socio-psychological variables. (Nowak, 2020).

The self-protection motivation theory (PMT – Rogers, 1975), the particularity of this theory is that the behavior of the person regarding his health can be a positive or negative behavior, and it is the motivation to protect themselves which influences this position. (Westscott & Ronan, 2017).

The theories of reasoned action (TRA – Fishbein and Ajzen, 1975) and its extended version of planned behavior (PBT – Ajzen, 1985) already mentioned above, are also part of the sociocognitive models of behavior change. (Goddin, 1994).

2.2.2.1 Worldwide impact of covid-19 pandemic

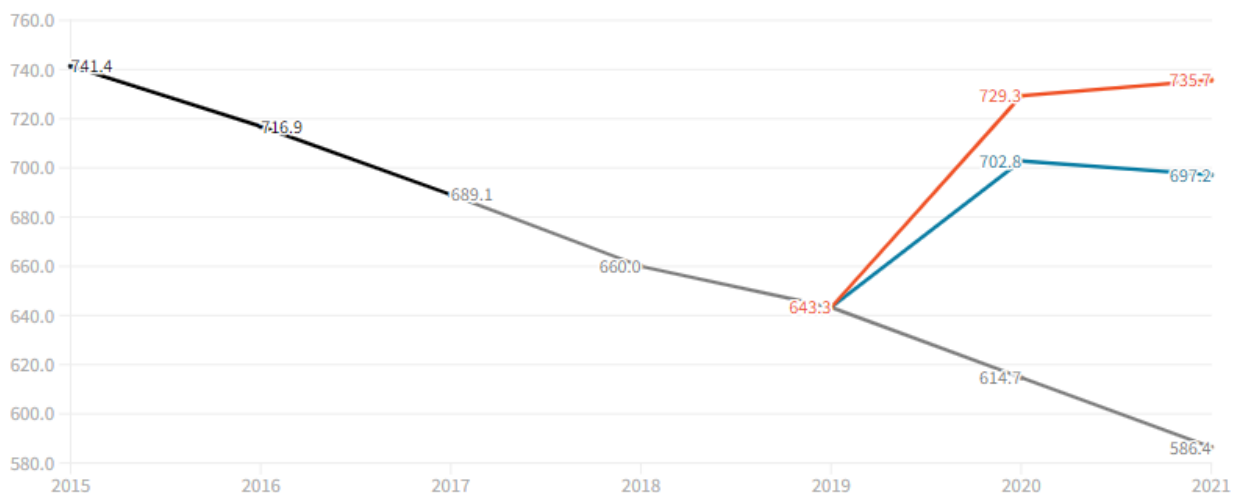
The pandemic that has gripped the world for at least two years has hit already poor and vulnerable populations hard, threatening to push millions more into poverty. While the

number of people in the world living on less than 1.90 dollars a day had been gradually decreasing for several decades, the fight against extreme poverty will experience its first setback this year in more than twenty years. (World Bank and UNICEF, 2020).

Graph 2: Number of people living in extreme poverty around the world:

- Historical number
- Pre-covid scenario
- Reference scenario
- Worst case scenario

Poor persons (Million)



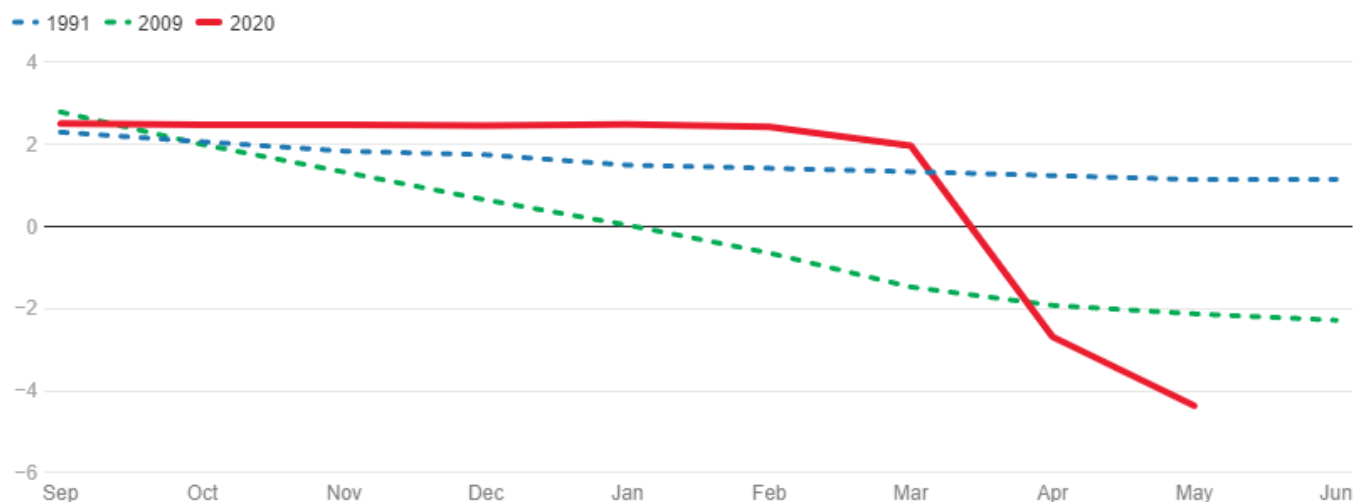
Source: World Bank and UNICEF, Global Economic Outlook

The COVID-19 pandemic will have resulted in the year 2021 between 88 and 115 million additional people in poverty, according to these different scenarios developed by the World Bank. The majority of the “new poor” live in South Asia, with sub-Saharan Africa coming next. (Global Economic Prospects, 2020).

Regarding the economic side, the measures maintained with the aim of limiting the spread of the virus and alleviating the pressures on already stressed and fragile health staffs have had

very serious consequences on economic growth. According to the semi-annual edition of the Global Economic Prospects (2020), "COVID-19 has created a planetary crisis like no other - a global health crisis which, in addition to an extremely heavy human toll, is at the root of the worst global recession since World War II. This year will be marked by deterioration in the global economy and in household incomes, which will push millions of people into extreme poverty.

Graph 3: Global gross domestic product growth forecast (%)



Note: The figures presented for the months of September to December correspond to the forecasts made the previous year. Due to data availability, forecasts for 1991 are for advanced economies only.

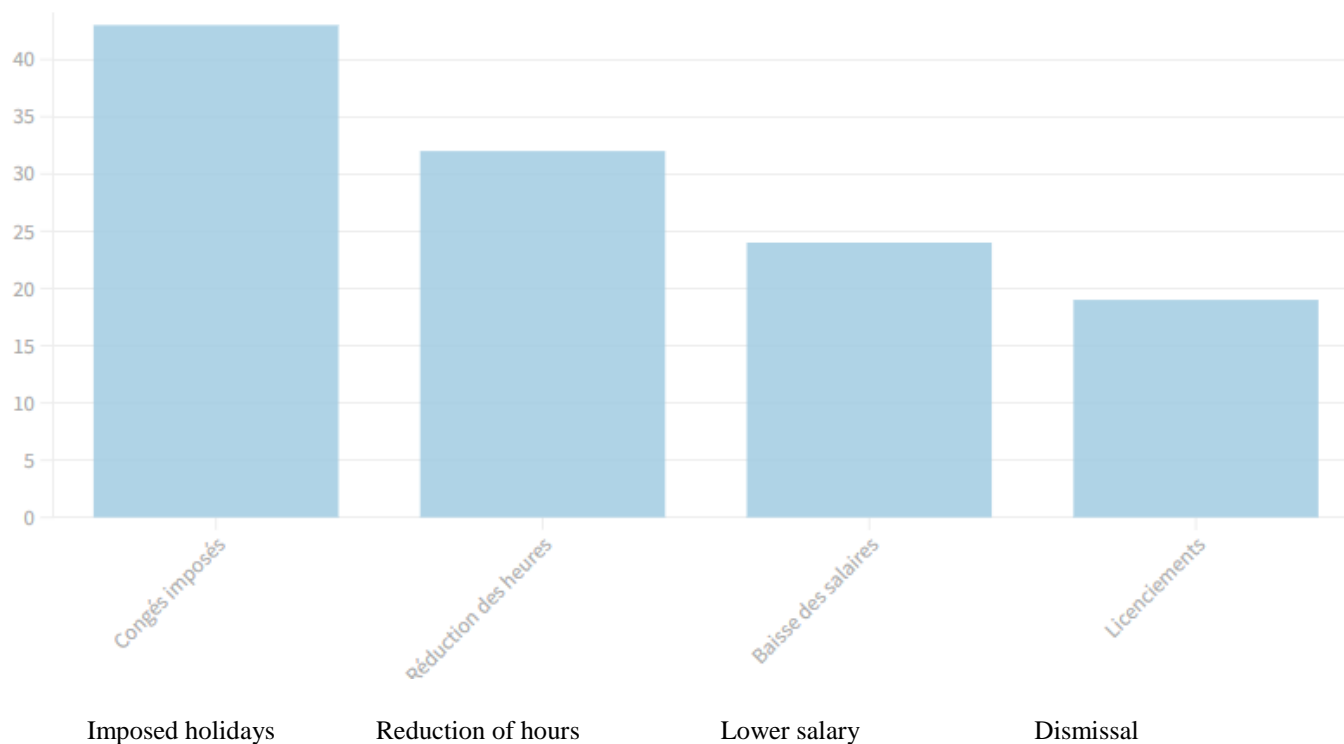
Source: Consensus Economics, World Bank

Businesses or companies and jobs have been greatly affected due to the paralysis of economic activity due to the pandemic. The finances of micro, small and medium enterprises in the developing world are under strain hardship: most of them have arrears or will face short-term late payments.

To better understand the impact of COVID-19 on businesses and how they are coping with it, the World Bank and its partners have conducted rapid business surveys, in collaboration with the governments of the countries concerned. The data collected in 2020 is encouraging: many of these companies have struggled to keep their employees, with the hope of overcoming the pandemic together. More than a third of them have made more use of digital technologies to adapt. However, it also emerges from this survey work that the crisis has cut companies'

revenues in half, forcing them to reduce working hours and wages, while most structures and in particular micro and small businesses in low-income countries struggle to access government support. (Consensus Economics & World Bank, 2020).

Graph 4: Percentage of companies (%) by type of employment adjustment



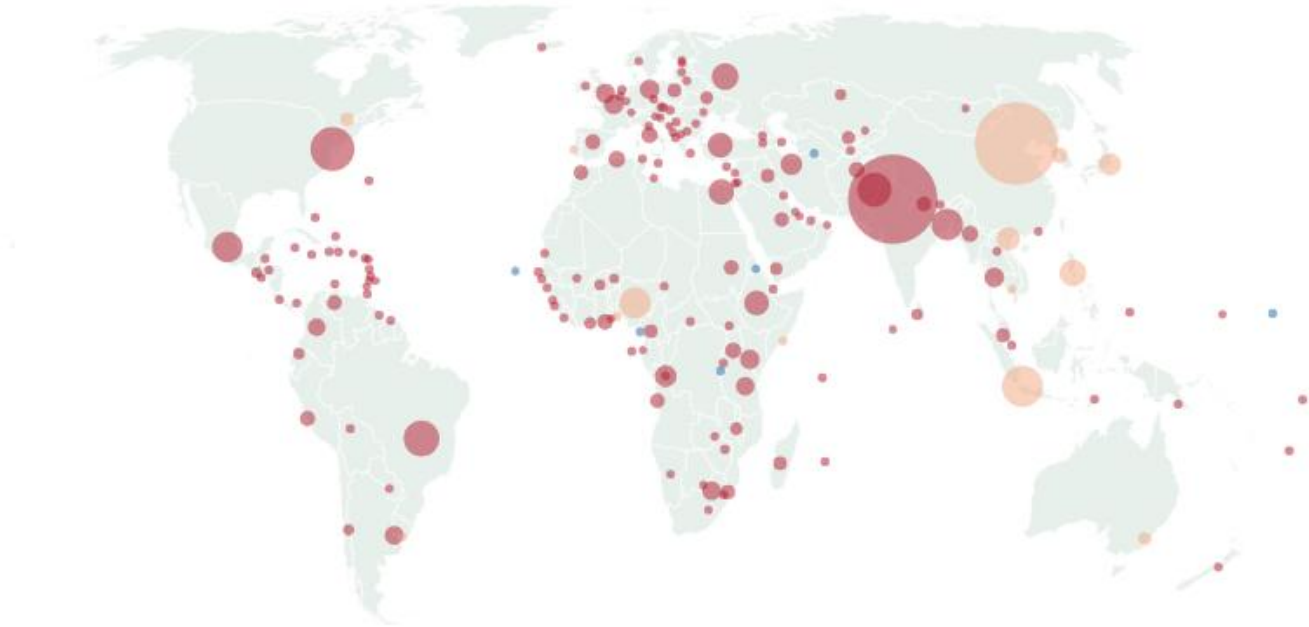
Source: World Bank Pulse Surveys.

Also, according to the World Bank (2020), falls in household income, whether resulting from the loss of a job, or from multiple other factors linked to the pandemic, will put human capital at lasting risk. Families will have to make compromises and sacrifices that risk damaging the health and education of an entire generation.

On the other hand, the strong measures of the lock down have forced more than 160 countries to close educational establishments which have affected at least 1.5 billion children and young people worldwide. At the height of the pandemic, nearly 2 billion students were no longer in class. (World Bank, 2020).

Graph 5: Number of students in each country and location of school

○ 5 000 000 ○ 10 000 000 ■ Total closure ■ closing (in some areas) ■ Total opening ■ Opening with restrictions



Source: World Bank and UNICEF (2020).

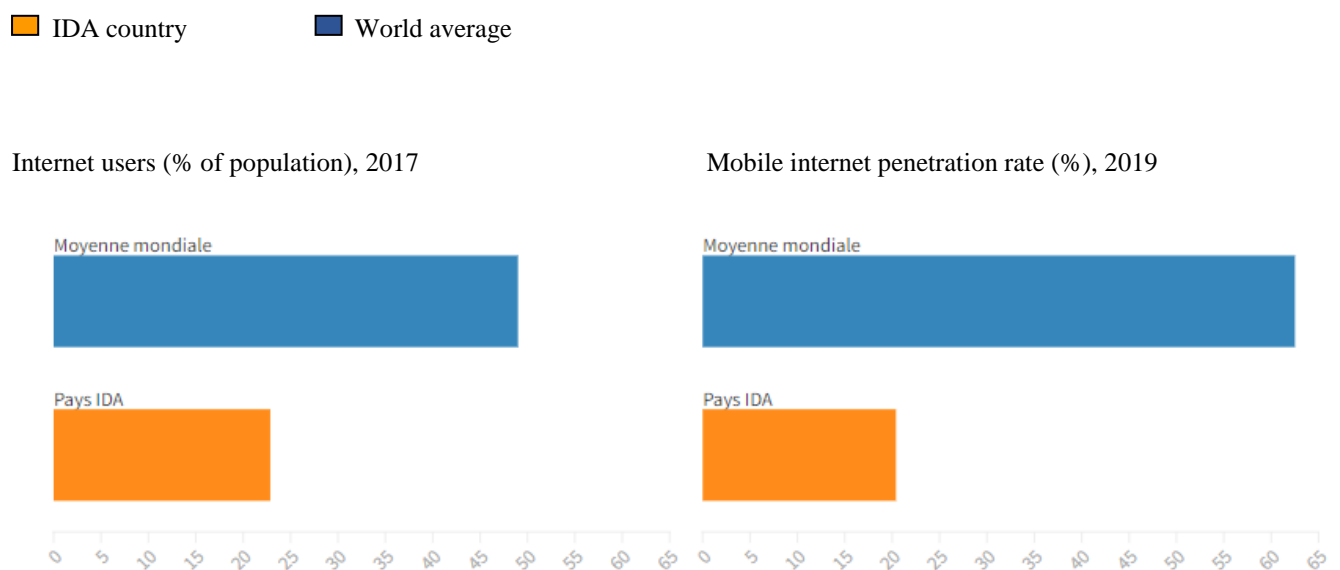
The effects of the pandemic on education are likely to be felt for several decades, because beyond the short-term decline in educational achievements, it is the long-term economic prospects of an entire generation of young people that are at stake.

As the economic situation confronts families with difficult financial choices, school dropout rates are a growing concern. Asked about this topic in our “Expert Answers” video interview series, the World Bank’s Global Director for Education said he was particularly concerned about the situation of secondary and tertiary students. “Many young people will not reintegrate the system due to the immense economic shock that is looming, due to a lack of sufficient means in the families, and some will be forced to go to work,” explained Jaime Saavedra. For others, already on the verge of dropping out, the pandemic will precipitate the abandonment of studies, he continued. (World Bank, 2020).

Beside this, around the world, the pandemic and lockdown have highlighted the critical importance of digital connectivity. Telemedicine, digital monetary transfers, or electronic payments: the internet is the key to accessing essential services.

However, digital infrastructure and connectivity are still cruelly insufficient in the poorest countries of the world according to the words of the World Bank (2020), and as such benefiting from donations and concessional financing from the International Development Association (IDA), an institution of the World Bank. While progress has been rapid globally, IDA countries are lagging far behind, with mobile internet penetration averaging just 20.4% at the end of 2019, compared to 62.5% in the rest country.

Graph 6: Digital Connectivity around the world (2020)



Source: World Development Indicators, (2020).

Due to the magnitude that the COVID-19 pandemic has taken, it has been widely compared to the global financial crisis of 2007–2008, World War II, and other more distant historical events. In fact, few crises before this one has affected almost all fields of development to such an extent. (Haddad, 2021).

1.2.3.2 Impact of covid-19 pandemic on Moroccan consumer behaviour

Covid-19 has been reflected in the purchasing behavior of Moroccan consumers, who have already been put on alert given the spread of the virus around the world and especially in neighbouring countries where panic buying of non-perishable foodstuffs, hygiene, protection and basic necessities were observed.

Obviously their behavior was forced to change to panic behavior due to their concern about the availability of goods and the closing of stores. Several reasons can explain this behavior, in particular from a psychological point of view, because the consumer can feel a conflict between the desire to maintain his regular routine and the uncertainty regarding the duration of this crisis, which would limit his access to basic necessities, which would lead to an anxiety and panic buying to quell this conflict. Other reasons that we can cite, the fear of going out in public places to stock up, anxiety about a shortage of products, or the increase in their prices. Fear and anxiety that impact feelings of trust and trigger a need for security and control of the situation that manifests through panic buying behavior. (Kim et al., 2020).

In other words, panic buying behavior occurs when consumers buy products in large quantities in order to satisfy their needs, including the need for security before, during or after a crisis, and to psychologically try to control the situation. It can be categorized as herd behavior since consumers engage in unconsidered purchasing behavior based on the behavior of individuals in its environment. Indeed, in a panic buying situation, consumers' purchasing decisions are often influenced by the choices of their peers (Zheng, 2020).

The covid-19 pandemic has tested the strength and robustness of the Moroccan economy and questioned its ability to resist crises and disruptive events; but it has also destabilized the social and family life of populations in Morocco, particularly those who are vulnerable. As a result, consumption habits have changed, purchasing power and access to basic services have deteriorated, depression, stress, anxiety and many other negative feelings dominate people, and the social bond has taken a serious blow. During the lockdown, around the world, several studies were carried out with the aim of assessing the socio-economic impacts on economies and people (women, men, adults, seniors, employees, children, etc.) "the coronavirus pandemic affects differently men and women and can exacerbate gender inequalities" (Buvinic, 2020).

In France, for example, an action plan was implemented following the results of the studies carried out in this direction, in particular the support psychology of people at a distance with the aim of "mitigating or eliminate the consequences of this crisis on moral health employees, so as to minimize psychosocial risks in the future" (Ernault, 2020).

Similarly, in Canada, a survey of Nathan (2020), notes that the Covid-2019 crisis has "profound repercussions on the health, behaviors and activities of Canadians" (David Nathan,

2020), in the same vein, sociologist Marianne Hester of the University of Bristol has stated that “Domestic violence increases each time families spend more time together”.

However, "The lack of timely and reliable information on the social and economic impacts of COVID-19 highlights the need to invest in country-level monitoring systems and statistical preparedness as part of the recovery, so that data can be used effectively for better development results” (Haishan & Paramo, 2020).

In the Kingdom of Morocco, an institutional study was carried out by the High Commission for Planning (HCP) (2020) entitled "Survey on the impact of Coronavirus on the economic, social and psychological situation of households", carried out between 14 and 23 April 2020. This study gives a global picture on the effects of this pandemic, and how a crisis in general could disrupt social mechanisms within society. Also, the HCP study was able to reveal, in our view, the degree of resistance, particularly psychological, of Moroccan households in the face of this global health crisis and disruptive events in a broader sense.

According to the HCP (2020) survey, anxiety is the main psychological impact of confinement for 49% of households, while the risk of contamination by Covid-19 is the main concern for 24% of households. Also, 53% of households would find it difficult to support an extension of the lockdown period.

On another aspect, 34% of households declare having no source of income following the cessation of their activities during the period of lockdown. As a result, 19% of households claim to have benefited from state financial assistance for job loss, while 59% have requested this assistance but have not yet received it. By the way, the HCP investigation also raised an important point, to know the social solidarity which highlights the social values that mark Moroccan society and the links between the different social classes. Indeed, 16% of households declared having received transfers from other households’ resident in Morocco, and 3% from Moroccans residing abroad. (High Commission for Planning, 2020).

And in the last part of this section we will talk about and review what has been said and done as research around this subject.

2.3. Previous research on covid-19 and consumer behaviour

Since Nov19, an overwhelming virus called Covid-19 or Corona virus created a global crisis. It led to a sanitary emergency all over the world that had major consequences on several sectors of activity especially buying habits of consumers.

Governments demanded civilians to stay at home to avoid human contact and prevent the virus spread. Starting from March 2020, most countries imposed a national lockdown which implied different reactions to these new conditions. Since then, lockdowns changed consumer behaviour and buying habits to adapt to the crisis.

Covid-19 became a health crisis. The crisis can be seen as a factor promoting change, it can also be perceived as a factor disrupting the opportunities for change. Although the concepts may be contradictory, the crisis was entitled to a literal and conceptual richness and to a diversity of definitions: in etymology, crisis means an imbalance or a rupture. From the side health, it refers to the deterioration of the state of health. From a psychological point of view, it refers to a crisis of feelings. In the economy, the crisis indicates a sharp deterioration of the economic situation. Hermann, (1963) & Shrivastava (1988) define crisis as an event unexpected and unpredictable. Weick, (1988) & Reilly, (1993) define it as a severe element, threatening and disrupting the environment in which it occurs. Combalbert (2005) assumes that it is an unusual situation that requires urgent action and decision-making. According to Revault d'Allonnes (2011), when the crisis affects an area, it impacts all people and not only experts and specialists in this field. Several authors and researchers have studied the opportunistic side of the crisis, Koenig (1994), Roux-Dufort (1999) & Boumrar (2010) consider the crisis as opportunity learning, improving and acquiring skills. Autissier, Peretti, Besseyre des Horts, (2020), believe that the crisis is an opportunity to highlight good practices.

Thus, this crisis caused major behavioural changes in people and placed significant psychological burdens on them (Bavel, Baicker et al., 2020). Because this pandemic came on suddenly, spreads very quickly, and is deeply life threatening, it causes trauma in people. Fear of the virus turns into anxiety, which quickly affects people's behaviours. As a result, consumer behaviours and their purchasing behaviour also change. (Weinstein et al., 2015).

Undoubtedly, Corona-virus had huge consequences on several sectors as economic, social and financial sector specially retail banking as reported by Gheorghe EPURAN (2020), lockdowns have influenced the spending habits and behaviour of the consumer in retail banking. In this research, the author chose as variables the perception of the COVID-19 pandemic effect on consumers' lifestyle, attitude toward internet and mobile banking and other variables as trust of banking apps, after survey results analysis, the main conclusions were: Banks in Romania are supposed to provide more educational trainings to their users and clients for them to be able to browse the apps effectively, furthermore, Banks should focus on communication and innovation of financial services mainly saving conditions as well as financing and loan offers negotiation.

As long as this thesis main case is the behaviour of Moroccan consumer, and not many articles were written in this subject, we decided to clarify this topic and the recent papers made these last year's highlighted that Moroccan consumers behaviour was impacted dramatically as discussed by El Badia, (2021), Kingdom of Morocco announced the first case of Corona virus on March 2nd, 2020. Two weeks later, the government enacted a stat of health emergency and ordered a national quarantine. Professionals relied on technologies as Skype, Zoom and Microsoft Teams to organize staff and client meetings. On the other hand, this condition increased the trend of e-shopping especially for necessities, it also created new users for whom, shopping online remained to only option. This article highlights main variables that made Moroccan consumer adopt this new type of shopping in Corona virus era.

Ait yousef (2020) examined the shift in consumer behaviour regarding online buying intention during the lockdown periode in Morocco. This research work concluded that intentions of consumer towards electronic commerce were brutally influenced by the variables studied.

Corresponding to Colla (2020) Trends towards proximity, local, health-seeking (with organic products) and "doing oneself" were reinforced during confinement. The crisis has only slowed down in the short term the trends towards healthy eating and mindful of its impact on the environment, and it has acted as an accelerator for the transition to online sales, both in food and non-food. The search for low prices by consumers is making a strong comeback and, for consumer goods companies, to the challenges of stagnating demand will be added rising costs and e-commerce. Beside this, we can cite the countries whose consumer habits are similar to spending habits of Moroccan consumer.

The article of Dr. Bayad (2020) tried to clarify how Corona virus may have influenced Iraqi consumer to adopt technology. Even if some fields could not easily adapt to e-commerce, innovation have helped several of them to make it through the crisis. For the 2 years studied, this paper showed that online shopping use by Iraqi consumer increased as the same time as the expansion of the virus all over the country. As a conclusion, the author established a correlation between covid-19 cases and e-commerce.

To be more specific, we studied similar consumer behaviour neighbouring countries, for instance Algeria. The authors Grary & Daly (2021) tried to point out certain factors that influence the behavior of the Algerian consumer in the era of COVID 19. They limited themselves to external factors to measure the behavioral intentions of individuals (Belkadi0, 2019). A major part of the article is devoted to the statement of factors and elements that influence behavior: social influences; situational influences. The authors carried out a quantitative study which consists of a study on a sample of 390 consumers of a supermarket. The results of this study do not make it possible to conclude and open the way to a possible larger study to identify behavioral differences in the purchasing decision before and after COVID.

Inevitably, anxiety became part of consumers lives which made it a major issue to mention, the impact of the anxiety caused by this COVID-19 crisis on consumer behaviour has profoundly affected the entire world, both economically and psychologically.

The Covid-19, which appeared suddenly and spread rapidly, caused several damages whether they are economic, social or even mental. As a result, Covid -19 has had negative effects on families and individuals that have made them more anxious with unprecedented fear.

Indeed, Covid-19, which became a health crisis, caused major behavioural changes in people and placed significant psychological burdens on them (Bavel, & Baicker 2020). Because this pandemic came on suddenly, spreads very quickly, and is deeply life threatening, it causes trauma in people. Fear of the virus turns into anxiety, which quickly affects people's behaviours. As a result, consumer behaviours and their purchasing behaviour also change. (Weinstein et al., 2015).

To talk more about the consumer behaviour and according to the literature, consumers could be led to modify their purchasing behavior, but with questionable results in the face of an economic crisis. According to Solomon (1996), consumer behavior is extremely complex,

starting with the choice of a product, its consumption and ending with its disposal. Some market observers even refer to the "vertigo of the consumer" who must do a real job of processing information. Deaton (1992) gives the definition of "buffer savings" (precautionary savings). For the author, in periods of crisis, agents reduce their consumption and save to cope with possible difficult situations. Consumption thus depends on the agents' consideration of risk aversion. Thus, consumer behavior is influenced by the importance consumers place on nutrition, health, food quality characteristics, price, psychological and socio-demographic characteristics (Tsourgiannis, 2008). During an economic crisis, consumers' purchasing behavior varies according to their expectations. Ang et al. (2000) have shown that in times of economic turbulence, consumers buy fewer products, replace luxury products with more economical ones, and decisions are based primarily on price. Consumers purchase selected products that primarily meet their basic needs.

To conclude, Corona has disrupted consumer behavior from all angles, digital has become essential for everyone else, whether for households or for businesses, everyone has had to adapt to this change. And the question that comes up the most in people's minds is as follows: will our life experience a return to the norm, or will we be forced to adapt to this new life? In our study we will try to identify the factors that influence consumer behavior online, to shed more light on this expansion of e-commerce to arrive at a vision of the reason for this behavior.

The following table summarizes previous studies:

Table 3: Summary of previous studies

Author	Title & year	Sample	Variables	Results
Jiyoung Kim	Hope, fear, and consumer behavioral change amid COVID-19 (2021)	473 surveys	Behavioral intention, Perceived vulnerability, Perceived severity, Maldaptive reward, Response efficacy, Response cost, Self efficacy	The measurement model was satisfactory, hope positively influence customer intension to support local business, hope don't influence hygienic behaviour or conscious consumption and fear does.
Claudia Gabriela Iuliana Petronela Daniel Adrian Gheorghe E PURAN	The impact of COVID-19 on consumer behavior in retail banking. Evidence from Romania (2020)	738 from the metropolitan area retail banking consumers. From the metropolitan area retail banking consumers.	Perceived utility of internet and mobile banking, Ease of use of internet and mobile banking, trust in banks, Safety of internet/ mobile banking use	58.0% of the respondents have never visited their bank during the pandemic while 25.9% visited only once a month. 41.6% of the respondent's trust technology to a great extent, and 44.9% of them, to a very great extent. 36.9% of the respondents consider they have great confidence in banks, while 49.9% of them trust banks to great extent.

Author	Title & year	Sample	Variables	Results
Samuli laato Ali farooq Amandeep Najmul Islam	Unusual purchasing behavior during the early stages of the COVID-19 pandemic (2020)	211 respondents via an online survey	Perceived severity Self-isolation intention, Intention to make unusual purchase, Purchasing self-efficacy	We found a clear relation between intention to self-isolate and intention to make unusual purchases. Cyberchondria and perceived severity had similar effects on the two measured behavioral responses. The two behaviors (unusual purchasing and voluntary self-isolation) are clearly distinct from one another, both were strictly related to COVID-19, and were predicted by the same factors.
Dr. Bayad jamal Ali	Impact of covid 19 on consumer behaviour toward online shopping in Iraq (2020)	The data were provided by the official Samsung distributor in Iraq	The quarantine and restrictions	Total sales during the first half of 2020 dropped by 24%, compared with sales in the first half of 2019. Consumption shifted toward more essential items, such as food. The restrictions on movements may have contributed to this drop.

Author	Title & year	Sample	Variables	Results
Jasper grashuis Theodoros skevas Michelle segovia	Grocery Shopping Preferences during the COVID-19 Pandemic (2020)	900 consumers (52% male) participated in the online choice experiment	The marginal utilities	<p>Respondents derive more utility when not entering the store to collect groceries, the curb side pick-up method and the home delivery method are more convenient to customers,</p> <p>The marginal utilities for the levels of the minimum order requirement attribute are expected.</p> <p>time is a valuable asset to the respondents. The longer or further the time window, the lower the marginal utility.</p>
Prof. Dr. Abu Prof. Dr. Huam	The Impact of Coronavirus (Covid-19) on E-Business in Malaysia (2020)	60	Coronavirus Behavior customer E-buisness	<p>The negative impact established is impacting the sales as well as the buying behavior of the customers. The weakening of the business environment in Malaysia is seen due to COVID-19.</p>

Author	Title & year	Sample	Variables	Results
Xuwen Gao, Xinjie Shi, Hongdong Guo, Yehong	To buy or not buy food online: The impact of the COVID-19 epidemic on the adoption of e-commerce in China (2020)	820 ratio of male respondents was close to 50%, 55% of respondents were household heads	Positive cases of covid Distance regional fixed effects and provincial fixed effects	the distance has a negative impact on the share of confirmed COVID-19 cases, the average effect may be bothered by certain types of food. As a further piece of evidence, it is informative to see whether the COVID-19 epidemic encourages the consumption of high calories food under the lock- down circumstances. we find that people in larger cities are more likely to shop online after the outbreak of the COVID-19 epidemic.
Ayoub Bourchich Boubker Nejjar	The determinants of online purchasing during the Covid-19 period: A Quantitative approach “post containment study” (2021)	220 those who have already made purchases on e- commerce sites during and after confinement (66.8%) and those who have never made purchases on commercial sites (33.2%)	Intention to purchase online in a covid period, Attitude towards online shopping in times of covid Perceived risk of contagion, Perceived usefulness towards online shopping in period of covid 19	The hypothesis that assumes a relationship between attitude and intention to shop online was validated at the level of our sample. This finding is consistent with the theory of reasoned action (Fishbein and Ajzen, 1975)

Author	Title & year	Sample	Variables	Results
Thuy Dam Luong HOANG Huy Khanh NGUYEN Ha Thu NGUYEN	Towards an economic recovery after the COVID-19 pandemic: empirical study on electronic commerce adoption of small and medium enterprises in Vietnam (2021)	229	Perceived compatibility Technology, perceived benefits, External pressure, External support	The Pearson Correlation result of this paper indicates that all variables are positively correlated to E-commerce adoption in Vietnamese small and medium enterprises. Particularly, the value of all correlation is smaller.
Tomoya Kawasaki Hisayuki Wakashima Ryuichi Shibasaki	The use of e-commerce and the COVID-19 outbreak: A panel data analysis in Japan (2020)	400	Demographical change, Frequency of going out for shopping, Chronological change in psychological attitudes towards e-commerce	The frequency of longer duration at home increased from 788 to 1539, while shorter frequencies decreased from 1085 to 553. In Shikoku Island, connected to the Japanese mainland (Honshu) by bridges, three prefectures exhibited increased shopping frequency, the cumulative number of infection cases on Shikoku Island was 2,856, or 0.74% of the nationwide case count.

Author	Title & year	Sample	Variables	Results
<p>Salma Housni Doha Magguilej Mustapha Machrafi</p>	<p>The impact of covid-19 on consumer shopping behaviour: During and after lockdown in Morocco. (2021)</p>	<p>The final sample thus included 3042 online shoppers from China, the United States, the United Kingdom, Japan, Germany, France, South Korea, Canada, Russia, and Brazil.</p>	<p>Buying behavior, lockdown Health measures Fear and Panic,</p>	<p>The change of buying habits is explained by the health measures and lockdown then fear or panic. 78,70%, believe in the influence of health measures on buying behavior. In this category, 58,77% think that their purchasing habits change minimally, and 20,93 % experienced a significant change than the rest (20,30%) believe that there is no change.</p> <p>The result shows that 73,75% of respondents assume that they disinfect products because they are afraid of getting the virus.</p> <p>Result shows that 54,96% of respondents think that their purchasing habits have changed minimally since the lifting of the lockdown.</p>

Author	Title & year	Sample	Variables	Results
LONG, Nguyen Ngoc et KHOI, Bui Huy.	An empirical study about the intention to hoard food during COVID-19 pandemic. (2020)	200 Moroccan population	Hoard food, intention Risk Perception, attitude, Perceived Behaviour, Subjective norm	Research results show that risk perception of the Covid19 pandemic has positively affected consumer attitudes towards the intention to keep stockpiling of food, which subsequently affected the intention to hoard the food of Vietnamese Consumers.
XIANG Mi Zhiruo	Impact of COVID-19 pandemic on children and adolescents' lifestyle behavior larger than expected (2020)	55 consumers living in Vietnam 38 (24.5%) males and 117 (75.5%) females	Physical activity, Sedentary (much sitting) behavior	During the pandemic, prevalence of physically inactive students extensively increased from 21.3% to 65.6%. Screen time considerably increased during the pandemic in total (+1730 min [or approximately 30 h] per week on average). Screen time during leisure was also prolonged, indicating that nearly a quarter of students engaged in long

3. Research methodology

After explaining our key words and understanding them well, we will set out now the appropriate method analyze to our research question and clearly state our hypotheses for this study.

3.1. Research Objectives

The main objective of this research is to empirically analyze the factors that influence consumer behavior in the era of corona virus 19. In this study, in order to achieve this objective, the factors influencing household change. and more precisely the Moroccan consumer, are examined and established within the theoretical framework of this thesis and a field study is carried out thereafter.

Consumer behaviors change studies are examined in a variety of approaches by many practitioners and scholars. However, less attention is paid to consumers in the Kingdom of Morocco.

On the other hand, the existing articles are very useful to understand the multidimensional nature of these changes around the world.

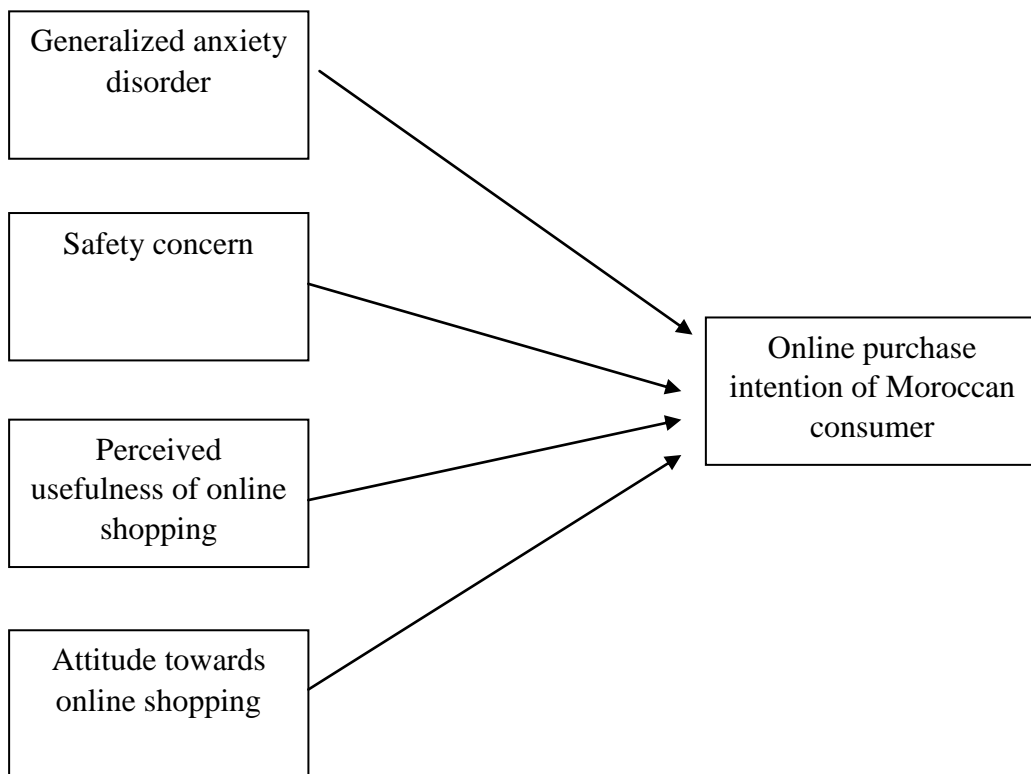
3.2. Hypothesis of the research

The corona pandemic has led the world into a situation never experienced before. The health measures and the confinement of individuals have caused behaviors that will be forever fixed in the history of humanity. In Morocco and all around the world, as soon as schools and stores, and in a surge of panic, we witnessed unprecedented scenes such as the massive movement to supermarkets mainly to stock up on foodstuffs. This was followed by the implementation of the confinement decision which created a new relationship between the buyer and the distribution formats. All these elements lead us to consider the following problem: **What are the factors that have influenced the Moroccan consumer behavior to adopt the e-commerce?**

We pose the following hypotheses based on the previous literature on covid-19 and consumer behavior:

- Hypothesis 1: The generalized anxiety disorder generated by covid-19 lockdown has a positive impact on online purchase intention Moroccan consumer.
- Hypothesis 2: The concern of safety generated by covid-19 has a positive impact on online purchase intention of the Moroccan consumers.
- Hypothesis 3: The attitude toward online shopping has a positive impact on online shopping intention.
- Hypothesis 4: Perceived usefulness has a significant impact on the intention to purchase online.

Figure 1: Hypothesized Model



3.3. Data collection method

In the research, a form composed of questions was used in order to be able to measure the effectiveness of the independent variables on the dependent variable.

The questionnaire includes 17 questions which consisted of a 5-point Likert-type scale (1=totally disagree; 5=totally agree) measuring the consumer's anxiety, his feeling of safety toward e-commerce, perceived usefulness, attitude toward digital platform and future intention of the consumer.

The original English version of the questionnaire was first translated into French in order to reach the entire Moroccan population who speak French. The variables and scales were pre-tested with several respondents. Some revisions were made, and the questionnaire was finalized.

Finally, the questionnaire was re-translated to ensure that the questions coincided with the original English version.

3.4. Measurement of Variables

The hypotheses posed in the previous section will be tested through a quantitative study. For this, the questionnaire was developed to conduct the quantitative study. Four dependent variables were determined for the survey, including generalized anxiety disorder from the studies of Crosta (2021) consisting of three items. We also chose the variable of safety composed of four items and proposed by Galthor (2020), then comes the variable of perceived usefulness in the use of Ait Youssef (2020) accompanied by four items and finally the attitude towards online shopping which is measured by three items and also from Galthor (2020).

The future intention of the Moroccan consumer is the dependent variable for our study, this variable comprises three items which are adjusted from Shihab (2019).

On the table below, you can see the items measured relevant dimensions and the sources.

Tables 4: The measured variables:

Items	Variables	Source
<p>*During covid-19 pandemic I believe that at the beginning of the covid-19 pandemic I panicked and impulsively bought essential products (such as flour, rice, sugar, etc.).</p> <p>*During covid-19 pandemic I felt the need to buy more necessities (food, health products) than before the covid-19 pandemic.</p> <p>*During covid-19 pandemic I felt the need to buy specific products that I had never needed before covid-19 pandemic.</p>	Generalized anxiety disorder	Crosta (2021)
<p>*During the covid-19 pandemic I felt the need to buy larger quantities of health and safety products (masks, hand sanitizer...).</p> <p>*During the covid-19 pandemic Buying online is safe because it prevents human contact.</p> <p>*During the covid-19 pandemic E-commerce has made me avoid crowded areas (small shops, public transport, stores, etc.).</p> <p>*During the covid-19 pandemic I feel safe providing personal/financial info about me to buy online.</p>	Safety concern	Galthor (2020)
<p>*During the covid-19 pandemic online shopping gave me access to a wider range of products.</p> <p>*During the covid-19 pandemic, buying online tolerated me placing an order at any time of the day.</p> <p>*During the covid-19 pandemic by buying online I could compare the products.</p> <p>*During the covid-19 pandemic by buying online I could compare prices.</p>	Perceived usefulness of online shopping	Ait Youssef (2020)
<p>*During covid-19 pandemic I find online shopping good.</p> <p>*During covid-19 pandemic I find online shopping pleasant.</p> <p>*During covid-19 pandemic I find online shopping attractive.</p>	Attitude toward online shopping	Galthor (2020)
<p>*Assuming I had access to e-commerce, I expect to use it after the end of the covid-19 pandemic.</p> <p>*Since I use e-commerce, I plan to use it after the end of covid-19 pandemic.</p> <p>*I am confident about e-commerce in Morocco</p>	Future intention of online shopping	Shihab (2019)

3.5. Sampling Design

The pandemic has affected all people across the world, regardless of income or social status. We were interested through our research in all categories and all ages starting from 18 years for more reliability of responses. The data is collected in Morocco, between the beginning of March and the end of April 2022. A convenience sampling is used. The questionnaire was distributed online via WhatsApp, Instagram, and Gmail randomly to 600 people, of whom only 200 of the questionnaires were eligible for the study. Most respondents were between 18 and 30 years old, including 53.5% of men.

4. Findings

The data is analysed using SPSS (Statistical Package for Social Sciences) computer program using exploratory factor analysis and multiple regression.

The objective of this section is to analyze our results and interpreting them, but also confirming or not our hypothesis.

4.1. Demographic Characteristics of the Respondents

In this section, the general demographic characteristics of the respondents will be mentioned according to their gender, their age, their social category, and their total income. As mentioned earlier, the total number of cases is 200 people.

Table 5: Gender of the respondents

		Number	Percent (%)
Gender	Male	107	53,5
	Female	93	46,5
	Total	200	100

According to Table 5, majority of the respondents are male by 53,5% and the rest which is 46,5% are female.

Table 6: Age Distribution of the Respondents

	Number	Percent (%)
18-30	118	59
31-45	41	20,5
46-60	22	11
>60	19	9,5
Total	200	100

As we can see in table 6, majority of the respondents are between 18-30 years old by 59 %. The second biggest group is the ones from 31 to 45 years old respondents by 20,5 % and the minority of them have up to 60 years old with only 19 respondents.

Table 7: Profession Distribution of the Respondents

	Number	Percent (%)
Student	56	28
Employee	69	34,5
Senior executive or liberal profession	40	20
Unemployed	13	6,5
Retired	17	8,5
Other	5	2,5
Total	200	100

From 200 person the largest group is the employee by 34.5 %, the second largest group is the student by 28%, and the third one is the group with 20% which is the liberal profession or the senior executive. Finally, 8.5% of them are retired people, 8.5 % of them are not working and 2.5 % notch other.

Table 8: Monthly Income of the Respondents

Monthly income in MAD	Number	Percent (%)
Less than 2800	30	16,5
2800-4800	37	20,3
4800-6800	40	22
More than 6800	75	41,2
Total	182	100

In this phase, we gave the choice to the respondent to answer or not to these monthly incomes and we had 182 answers of which the first are those with an income of more than 6800 MAD With 41.2%, the second one is the people who have between 4800 and 6800 MAD per month with 41.2% and the other ones have less than 4800 MAD per month.

4.2. Mean of the variables use in the study

Table 9: Mean of rest of the variables

Descriptive Statistics					
Items	N	Minimum	Maximum	Mean	Std. Deviation
During covid-19 pandemic I believe that at the beginning of the covid-19 pandemic I panicked and impulsively bought essential products (such as flour, rice, sugar, etc.)	200	1	5	3.62	1.451
During covid-19 pandemic I felt the need to buy more basic necessities (food, health products) than before the covid-19 pandemic	200	1	5	3.81	1.238
During covid-19 pandemic I felt the need to buy specific products that I had never needed before covid-19 pandemic	200	1	5	3.22	1.401
During covid-19 pandemic I felt the need to buy larger quantities of health and safety products (masks, hand sanitizer...)	200	1	5	4.18	1.054
During covid-19 pandemic buying online is safe because it prevents human contact	200	1	5	3.95	1.151
During covid-19 pandemic E-commerce has made me avoid crowded areas (small shops, public transport, stores, etc.)	200	1	5	3.99	1.096
During covid-19 pandemic I feel safe providing personal/financial info about me to buy online	200	1	5	3.12	1.298
During covid-19 pandemic online shopping gave me access to a wider range of products	200	1	5	3.70	1.190
During covid-19 pandemic buying online tolerated me placing an order at any time of the day	200	1	5	3.92	1.166
During covid-19 pandemic by buying online I could compare the products	200	1	5	3.86	1.080
During covid-19 pandemic by buying online I could compare prices	200	1	5	3.95	1.057
During covid-19 pandemic I find online shopping good	200	1	5	3.79	1.020

Items	N	Minimum	Maximum	Mean	Std. Deviation
During covid-19 pandemic I find online shopping attractive	200	1	5	3.94	1.033
Assuming I had access to e-commerce, I expect to use it after the end of the covid-19 pandemic	200	1	5	3.85	1.132
Since I use e-commerce, I plan to use it after the end of covid-19 pandemic	200	1	5	3.83	1.172
I am confident about e-commerce in Morocco	200	1	5	3.66	1.058
Valid N (listwise)	200				

Since our scales are discrete, we must round our average to the nearest integer. We notice that most of our questions had an answer close to the scale (Agree) on almost all the questions asked.

As can be seen in our table the highest value is 4.18 which refer to the scale agree and which is related to the items; during covid-19 pandemic I felt the need to buy larger quantities of health and safety products (masks, hand sanitizer...); and also we have a mean of 3.99 of the items; During covid-19 pandemic E-commerce has made me avoid crowded areas (small shops, public transport, stores, etc.). this explains why, on average, Moroccans need to feel a certain degree of security.

On the other hand we note that among the smallest means there is that relating to general anxiety; during covid-19 pandemic I felt the need to buy specific products that I had never needed before covid-19 pandemic, and we can translate this as an overcoming of this feeling of anxiety.

4.3. Exploratory Factor Analysis

Factor analysis is often used for data reduction and summary by so other statistical methods (Malhotra, 2007). Using factor analysis, a big number of interdependent variables can be examined by identifying a set of subjacent dimensions known as factors (Hair, Anderson, Tatham and Black, 1998). In this section, we will apply this method to clarify the structure of interrelations relation between the variables.

Exploratory factor analysis (EFA) is carried out using SPSS version.22, including all elements. For the dependent variable, future intention of online shopping, the factorial analysis is applied separately. Independent variables: generalized anxiety disorder, perceived usefulness of online shopping, safety concern and attitude toward online shopping are involved in factory analysis whole.

According to Eroğlu (2009), there are three methods for determining whether an article Pool is appropriate for the factor. The analysis is used as a matrix of variable correlation, the Bartlett Sphericity test, and the Kaiser-Meyer Olkin (KMO) Measure for echantilling adequacy. As the degree of correlation between variable grows, SO DES The Likelihood of Constructing A Factor. As a result, a high correlation Denotes a High Level of Expressify from a factor and is required for acceptance.

In order to do a factorial analysis of the entire dataset, the KMO of the adequation of the sampling should be greater than 0.5. In this case, the ability of the entire dataset for factor analysis necessitates correlation. According to Sharma (1996), numbers in the 0.80-0.90 range are considered very good, in other hand those in the 0.70-0.80 range are considered good, 0.60-0.70 range is considered ordinary, and those in the 0.50-0.60 range are considered weak. When doing factor analysis, a KMO value of less than 0.50 is not acceptable. The Bartlett Test of Sphericity, on the other hand, should be substantial, rejecting the null hypothesis that the variables have no association.

As we said the independent variables and dependent factors are treated individually in SPSS in two EFA analyses. The KMO measure of sampling adequacy was 0.815 in an EFA analysis of independent variables, including generalized anxiety disorder, perceived usefulness of online shopping, safety concern, and attitude toward online shopping. It was 0.602 for the dependent variable, future intention of online shopping. For all studies, the Bartlett's test of sphericity was also found to be significant (Sig=0,000). The findings show that the data set is suitable for factor analysis.

The communalities of the items were also evaluated during the factor analysis, and as communalities show how well the items are explained, those with communalities below 0.40 were excluded (Costello & Osborne, 2005). Additionally, items with a factor loading of less than 0.30 were eliminated based on Hair et alrules's for determining factor loadings based on sample size (1998, p.112).

When looking at the results of exploratory factor analysis, four variables with an explanatory power of 83.94 percent of the total variance are identified. The factors' reliability was discovered after factor extraction by EFA. SPSS 22 is used to perform the reliability assessment. According to Nunnally and Bernstein (1994), the cut-off value for dependability with elements that did not contribute significantly to the reliability should be 0, 70. (item to total coefficient less than 0, 50). The factor loadings and associated factor reliability ratings are summarized in the table below

Table 10: Results of Exploratory Factor Analysis for Independent Variables

Items	Factor loadings	Variance explained	Reliability
<p><i>Generalized anxiety disorder</i></p> <p>*During covid-19 pandemic I believe that at the beginning of the covid-19 pandemic I panicked and impulsively bought essential products (such as flour, rice, sugar, etc.)</p> <p>*During covid-19 pandemic I felt the need to buy more basic necessities (food, health products) than before the covid-19 pandemic</p>	<p>913</p> <p>912</p>	4.548	.815
<p><i>Safety concern</i></p> <p>*During the covid-19 pandemic buying online is safe because it prevents human contact</p> <p>*During the covid-19 pandemic E-commerce has made me avoid crowded areas (small shops, public transport, stores, etc.)</p>	<p>.844</p> <p>.750</p>	1.633	.769
<p><i>Perceived usefulness of online shopping</i></p> <p>*During the covid-19 pandemic by buying online I could compare the products</p> <p>*During the covid-19 pandemic by buying online I could compare prices</p>	<p>.866</p> <p>.860</p>	.712	.909
<p><i>Attitude toward online shopping</i></p> <p>*During covid-19 pandemic I find online shopping good</p> <p>*During covid-19 pandemic I find online shopping pleasant</p> <p>*During covid-19 pandemic I find online shopping attractive</p>	<p>.685</p> <p>.815</p> <p>.834</p>	.662	.856

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.815
Bartlett's Test of Sphericity	Approx. Chi-Square	1033.482
	df	36
	Sig.	.000

The KMO index of 0.81 can be qualified as excellent or meritorious. It tells us that the correlations between the items are of good quality. Then, the result of Bartlett's sphericity test is significant ($p < 0.0005$). We can therefore reject the null hypothesis that our data come from a population for which the matrix is an identity matrix. The correlations are therefore not all equal to zero. So, we can continue the analysis.

Table 11: Results of Exploratory Factor Analysis for Dependent Variable

<i>Intention of online shopping</i>		2.281	.833
*Assuming I had access to e-commerce, I expect to use it after the end of the covid-19 pandemic	.952		
*Since I use e-commerce, I plan to use it after the end of covid-19 pandemic	.944		
*I am confident about e-commerce in Morocco	.695		

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.602
Bartlett's Test of Sphericity	Approx. Chi-Square	464.911
	df	3
	Sig.	.000

4.4. The Correlation Matrix

Measurement model was evaluated through conducting correlation matrix on the overall sample in SPSS program. Table 12 illustrates the correlations between variables and specifically between the items used in the study.

Table 12: Correlation Matrix of items

	QU1	QU2	QU5	QU6	QU10	QU11	QU12	QU13	QU14
Question1	1.000	.688	.106	.259	.072	.124	.123	.050	.047
Question2	.688	1.000	.145	.231	.115	.180	.179	.111	.159
Question5	.106	.145	1.000	.625	.480	.460	.573	.543	.462
Question6	.259	.231	.625	1.000	.584	.550	.586	.499	.465
Question10	.072	.115	.480	.584	1.000	.834	.634	.562	.501
Question11	.124	.180	.460	.550	.834	1.000	.586	.589	.526
Question12	.123	.179	.573	.586	.634	.586	1.000	.766	.583
Question13	.050	.111	.543	.499	.562	.589	.766	1.000	.648
Question14	.047	.159	.462	.465	.501	.526	.583	.648	1.000

Correlation Matrix				
		Question15	Question16	Question17
Correlation	Question15	1.000	.936	.458
	Question16	.936	1.000	.481
	Question17	.458	.481	1.000

Table13: Items table

Question1	During covid-19 pandemic I believe that at the beginning of the covid-19 pandemic I panicked and impulsively bought essential products (such as flour, rice, sugar, etc.)
Question2	During covid-19 pandemic I felt the need to buy more basic necessities (food, health products) than before the covid-19 pandemic
Question5	During the covid-19 pandemic buying online is safe because it prevents human contact
Question6	During the covid-19 pandemic E-commerce has made me avoid crowded areas (small shops, public transport, stores, etc.)
Question10	During the covid-19 pandemic by buying online I could compare the products
Question11	During the covid-19 pandemic by buying online I could compare prices
Question12	During covid-19 pandemic I find online shopping good
Question13	During covid-19 pandemic I find online shopping pleasant
Question14	During covid-19 pandemic I find online shopping attractive

The values represented are positive values between all the variables which give us a moderate positive relationship between those.

4.5. Multiple Regression Analysis

The purpose of regression analysis is to determine the linear relationship between one or more factors (the independent variables) and one variable (dependent variable). Because there are several independent variables in this study, a multiple regression test is used with the software SPSS.

4.5.1. Multiple regression test for dependent variables

The table 12, 13 and 14 show the result of regression analysis. The unstandardized coefficients, standardized coefficients, **t** and **p** values are also given.

Table 14: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.720 ^a	.519	.509	.68303

Table 15: Regression Coefficients

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.520	.251		2.073	.040		
	Attitude	.461	.080	.428	5.772	.000	.449	2.227
	Usefulness	.006	.067	.006	.091	.928	.505	1.979
	Anxiety	.049	.040	.062	1.214	.226	.950	1.052
	Safety	.329	.067	.342	4.910	.000	.509	1.966

a. Dependent Variable: PurchaseInt

Table 16: ANOVA table

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	98.081	4	24.520	52.559	.000 ^b
	Residual	90.974	195	.467		
	Total	189.056	199			

a. Dependent Variable: Purchase.Int

b. Predictors: (Constant), Safety, Anxiety, Usefulness, Attitude

This regression model is significant, according to the Anova Table, with a p value of 0.000, which is less than 0.05. Intention of online purchasing is explained by attitude toward online shopping (=0.428, p=0.000) and safety (=0.342, p=0.000); the rest of the variables does not have a significant effect on online purchasing intention (Anxiety (=0.062, p=0,226) and Perceived usefulness (=0.006, p=0.928) according to the regression results.

Adjusted R square value in Model Summary Table shows the explanation power of the model. As it is seen in above table, Adjusted R square is 0,519 indicating that the regression model explains % 51.9 of what is intended to be measured.

4.6. Results

In our thesis the study empirically studied the relationship of 5 variables: Generalized anxiety disorder, safety concern, perceived usefulness of online shopping, attitude toward online shopping and Intention of online shopping.

As it can be seen in table 17 there is two supported hypothesis which are safety concern and the attitude toward online shopping while two of them were unsupported by this study: generalized anxiety disorder and the perceived usefulness.

Table 17: Hypothesis test

Hypothesis	Supported	Unsupported
H1: The generalized anxiety disorder generated by covid-19 lockdown has a positive impact on online purchase intention Moroccan consumer.		✓
H2: The concern of safety generated by covid-19 has a positive impact on online purchase intention of the Moroccan consumers.	✓	
H3: The attitude toward online shopping has a positive impact on online shopping intention.	✓	
H4: Perceived usefulness has a significant impact on the intention to purchase online.		✓

We will discuss the results we were able to draw from our analysis.

5. Discussion

Interest in the covid-19 pandemic has been steadily increasing since its appearance in 2019. Although the number of studies on this subject is multiple, there are even fewer studies on this subject compared to e-commerce which has increased dramatically among Moroccan consumers and further research is needed to understand how this pandemic has greatly influenced the behavior of Moroccan consumers towards online shopping.

The purpose of this study was to examine the factors namely, generalized anxiety disorder, safety concern, perceived usefulness, attitude toward online shopping and intention purchasing of online shopping.

The study was done with a sample of 200 Moroccan households through a questionnaire sent to social media (Instagram, Facebook) and mailboxes randomly. It is essential to remember that the questionnaire was distributed throughout the month of March and April 2022.

It is recalled that our study studied four dependent variables; and as shown by the previous results, two of these variables are insignificant in our analysis. Starting with the first which is generalized anxiety disorder; at the very beginning of the covid-19 pandemic, the occurrence of covid-19 was as surprising as it was sudden. It gradually crept in until it became the focus of the whole world. When the first cases were announced in Morocco, various attitudes emerged: trivialization, fear, indifference... Faced with a hitherto unknown virus, individuals only knew what the media transmitted to them.

Thus, the emotions aroused by the announcement of confinement, proclaimed as a health measure to deal with the pandemic, are perfectly in line with what Guérin (2008) has described as “crisis affect”. we find in several studies, notably according to (Aubry, 2020) that anxiety took hold of people at the very beginning of the pandemic, but as we have specified, our questionnaires were distributed during the year 2022, three years after the start

of the pandemic, and our results show that the wave of general anxiety has passed and that people, for the most part, are no longer impacted by it, people learned they can reach products.

On the other hand, we have a second variable which is the perceived utility, and which is also an insignificant variable to influence the purchase intention of online shopping for Moroccan consumers according to our results. During or after this pandemic, people's expectations are well above comparing products or prices for them, this is no longer the main reason for shopping online, and they got used to it well before the onset of covid-19. Moroccans are more inclined towards online commerce for their security than to compare products.

The results show that the research model used makes it possible to answer the general research question. Indeed, the Covid-19 pandemic which appeared in March 2020 in Morocco changed the purchasing behavior of Moroccan consumers from generation Y and Z. This gradual shift towards online shopping is explained by two factors that we have analysed in our thesis: safety concern and attitude toward online shopping.

Starting with the safety concern; our research shows that people turned to their basic need, according to Maslow's theory, which appeared in 1943, human needs are in the form of a hierarchy. All of these needs are always present, but some are more important than others, more primary. Safety is a need that comes just after physiological needs. Moroccans during the corona virus and after having always made their safety a priority.

With the implementation of containment in Morocco, the transition to digital has accelerated. The change was immediate, even if it manifested itself differently according to regions and sectors. The first priority for consumers returning to stores is safety, above the difference of products and price. Consumers want to feel safe, especially when walking through store aisles. Moroccans exploded online shopping in a rewarding way after corona appeared and this was mainly for their safety, the fear of being exposed to the virus through shops or in the streets. Hypothesis 2 is approved by Moroccan consumers and therefore we can conclude that the concern of safety generated by covid-19 has a positive impact on online purchase intention of the Moroccan consumers.

Then comes the second test and approved variable in our research, which is the attitude toward online shopping, based on our results the attitude toward online shopping has a positive impact on online shopping intention, the two variables (Attitude, intention) are positively

correlated with an average intensity. Attitude is a key variable in understanding the decision-making process. It mainly corresponds to the feelings of pleasure, joy, satisfaction or dissatisfaction that a consumer relates to a given behavior. Several authors in their work in marketing consider attitude as an important variable in understanding purchasing behavior (Ajzen & Madden, 1986; Ajzen, 1991; Venkatesh & Brown, 2001). Generally, the attitude is the positive or negative estimate of an individual towards the adoption of a behavior by associating the consequences related to this behavior and the probable results through the evaluation of the said consequences.

The reasoned action theory advanced by Fishbein and Ajzen (1975) is well supported in post pandemic period.

6. Conclusion

The Covid-19 crisis has completely turned the consumption habits of Moroccans upside down, very concerned, at the start of the pandemic, of the health and economic consequences, the priorities of Moroccan consumers have largely evolved, they first focused on the most basic needs, which caused the demand for food, hygiene, and cleaning products to skyrocket, while the demand for the other categories of products collapsed.

As previously mentioned in the theoretical part, the crisis can be considered as an opportunity. Given the high degree of uncertainty in the unpredictable future, companies can still take advantage of this situation, they can test, learn, and adapt by rethinking marketing strategies and media plans. As consumption behaviors, buying habits and consumer attitudes continue to change in parallel with the development of the situation, marketing strategies and media plans should follow.

Still talking about opportunities, online shopping is one of the few things that has been positively impacted by this health crisis, we can say that this pandemic has prompted companies to develop the online channel to facilitate the purchase and get close to consumers. Security is a major asset available to online shopping in the face of this pandemic and most Moroccans have turned to e-commerce to find refuge there.

Consumer buying habits and behaviors vary throughout time, and it's unknown whether these new habits will last. Consumers react in a variety of ways and have a variety of behaviors and habits.

We can't make broad conclusions based on the findings of this study, so research into the purchasing habits of consumers in other countries or regions would be beneficial. In future such studies, it is also suggested that the sample size be increased. The use of regression and scaling analysis in research is common in this study environment, it's also highly recommended.

The affective dimension of the crisis indicated by feelings in the theoretical half could not be quantified in our study because it was conducted during and after confinement and because I could not go there in Morocco. in this period and therefore the questionnaire was administered to distance, which did not allow the emotions felt to be observed and studied during this work.

When confronted with a crisis, customers master a variety of emotive reactions that influence their purchasing decisions. When the affective and emotional dimensions of change in consumer behavior are ignored in the analysis, the company runs the danger of failing to meet the requirements and expectations of customers. Several authors (Zajonc and Markus, 1982; Holbrook and Hirschman, 1982; Holt, 1995; Filser, 1996; Sirieix, 1999) have advocated for the affective dimension to be considered in the consumption process, while others (Roos, 1999; Fajer and Schouten, 1995; Holmund and Strandvik, 2000; Perrin-Martinenq, 2003) have demonstrated the role of the affective dimension in difficult situations and deterioration periods.

We agree with these authors and invite academics to investigate the impact of emotions on consumer behavior in a crisis, as this area of research is still dominated by a cognitive approach. When you consider that a situation perceived as threatening to one's health elicits a flood of negative emotions (Brunel, 2003), which perfectly describes the current Covid19 crisis, studying these affective variables can help us better understand why people are turning to online shopping during this pandemic.

Implication of the study

This study contributes to the understanding of consumer behavior in the era of the covid-19 pandemic. Previous Moroccan studies do not address the variables used in our study to analyze the behavior of the Moroccan consumer related to digital. In addition, previous research studying consumer behavior is mainly focused on the influence of the crisis on the behavior of the Moroccan consumer in general and not in relation to E-commerce.

This research will be the starting point for marketers wishing to broaden the knowledge of the two significant variables of our studies; attitude toward online shopping and security of Moroccans, but also to better study the two other variables 'anxiety and perceived usefulness' on a larger sample and perhaps have new results.

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Appendix

Appendix 1- Questionnaire in English

FACTORS THAT AFFECT THE CONSUMER IN THE ERA OF CORONAVIRUS IN MOROCCO

Dear Participant

By having the kindness to answer this questionnaire, which will allow me to complete my thesis on the factors that influence the behavior of the Moroccan consumer in this period of Corona Virus.

This research aims to highlight the major changes in the behavior of the Moroccan household and more precisely point out the factors that led to this change.

Your answers will be treated confidentially and will be used exclusively for this research. Thank you for your contribution.

Please read all questions carefully and answer based on your objectivity.

***Obligatory**

First part:

This first part is dedicated to the data sheet which will allow me to categorize the answers according to your gender, age, and social status; your answers are anonymous and will remain strictly confidential.

1. Gender *

- Male
- Female

2. Age *

- 18-30
- 31-45
- 46-60
- Up to 60years old

3. Social status *

- Student
- Employee
- Senior executive or liberal professionunemployed
- Other

4. Monthly income in MAD per household

This question is not mandatory but if you answer it will help us a lot to better interpret the results

- <2800
- 2800<...<4800
- 4800<...<6800
- >6800

Second
part:

Through this part we will begin our survey process to collect the elements to get an idea of the changes in our behavior during this corona-19 pandemic.

During covid-19 pandemic

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
I believe that at the beginning of the covid-19 pandemic I panicked and impulsively bought essential products (such as flour, rice, sugar, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I felt the need to buy more basic necessities (food, health products) than before the covid-19 pandemic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I felt the need to buy specific products that I had never needed before covid-19 pandemic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Question 2 *

During the covid-19 pandemic

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
I felt the need to buy larger quantities of health and safety products (masks, hand sanitizer...)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buying online is safe because it prevents human contact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-commerce has made me avoid crowded areas (small shops, public transport, stores, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel safe providing personal/ financial info about me to buy online	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. Question 3 *

During the covid-19 pandemic

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Online shopping gave me access to a wider range of products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
buying online tolerated me placing an order at anytime of the day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
by buying online I could compare the products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
by buying online I could compare prices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. Question 4 *

During covid-19 pandemic

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
I find online shopping good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I find online shopping pleasant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I find online shopping attractive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Last
part:

This last part will help us to measure the intention towards e-commerce against our future behavior

9. Question 5 *

Assuming I had access to e-commerce, I expect to use it after the end of the covid-19 pandemic

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

10. Question 6 *

Since I use e-commerce, I plan to use it after the end of covid-19 pandemic

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly disagree

11. Question 7*

I am confident about e-commerce in Morocco

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

Conclusion

Thank you for your participation and your time.

Appendix 2- Questionnaire in French

LES FACTEURS QUI AFFECTENT LE CONSOMMATEUR A L'ERE DU CORONAVIRUS AU MAROC

Chers Participants

En ayant la bienveillance de répondre au présent questionnaire, qui me permettra d'achever ma thèse sur les facteurs qui influencent le comportement du consommateur marocain en cette période du Corona Virus.

Cette recherche vise à mettre en lumière le grand changement du comportement du ménage marocain et plus précisément pointer les facteurs qui ont abouti à ce changement

. Vos réponses seront traités d'une manière confidentielle et seront exploités exclusivement dans le cadre de cette recherche

Je vous remercie pour votre contribution.

Veuillez lire attentivement toutes les questions et répondre en fonction de votre objectivité.

***Obligatoire**

Première
partie:

Cette première partie est dédiée à la fiche signalétique qui me permettra de catégoriser les réponses en fonction de votre genre, âge, et statut social, vos réponses sont anonymes et resterons strictement confidentielles.

1. Genre *

Femme

Homme

2. Age *

18-30

31-45

46-60

Plus de 60ans

3. Statut social *

- Etudiant
- Employé
- Cadre supérieur ou profession libéral
- Sans emploi
- Retraité
- Autre

4. Revenu mensuel en MAD par foyer

Cette question n'est pas obligatoire mais si vous répondez cela nous aidera beaucoup pour mieux interpréter les résultats

- <2800
- 2800<...<4800
- 4800<...<6800
- >6800

Deuxième
partie:

À travers cette partie, nous allons commencer notre processus d'enquête pour collecter les éléments permettant d'avoir une idée des changements de notre comportement pendant cette pandémie de la covid-19.

5. Question 1 *

Pendant la pandémie de la covid-19 je crois qu'au début de la pandémie de covid-19 j'ai paniqué et acheté impulsivement des produits essentiels (comme la farine, le riz, le sucre, etc.)

- Pas du tout d'accord
- Pas d'accord
- Ni d'accord ni pas d'accord
- D'accord
- Tout à fait d'accord

6. Question 2 *

Pendant la pandémie de la covid-19 j'ai ressenti le besoin d'acheter plus de produits de première nécessité (nourriture, produits de santé) qu'avant la pandémie de covid-19

- Pas du tout d'accord
- Pas d'accord
- Ni d'accord ni pas d'accord
- D'accord
- Tout à fait d'accord

7. Question 3 *

Pendant la pandémie de la covid-19 j'ai ressenti le besoin d'acheter des produits spécifiques dont je n'avais jamais eu besoin avant la pandémie de covid-19

- Pas du tout d'accord
- Pas d'accord
- Ni d'accord ni pas d'accord
- D'accord
- Tout à fait d'accord

8. Question 4 *

Pendant la pandémie de la covid-19 j'ai ressenti le besoin d'acheter de plus grandes quantités de produits d'hygiène et de sécurité (masques, désinfectant pour les mains...)

- Pas du tout d'accord
- Pas d'accord
- Ni d'accord ni pas d'accord
- D'accord
- Tout à fait d'accord

9. Question 5 *

Pendant la pandémie de la covid-19 l'achat en ligne est sûr car il évite tout contact humain

- Pas du tout d'accord
- Pas d'accord
- Ni d'accord ni pas d'accord
- D'accord
- Tout à fait d'accord

10. Question 6 *

Pendant la pandémie de la covid-19 le e-commerce m'a fait éviter les endroits très fréquentés (petits commerces, transports en commun, magasins, etc.)

- Pas du tout d'accord
- Pas d'accord
- Ni d'accord ni pas d'accord
- D'accord
- Tout à fait d'accord

11. Question 7 *

Pendant la pandémie de la covid-19 je me sentais en sécurité en fournissant des informations personnelles/financières sur moi pour acheter en ligne

- Pas du tout d'accord
- Pas d'accord
- Ni d'accord ni pas d'accord
- D'accord
- Tout à fait d'accord

12. Question 8 *

Pendant la pandémie de la covid-19 les achats en ligne m'ont donné accès à une plus large gamme de produits

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

13. Question 9 *

Pendant la pandémie de la covid-19 l'achat en ligne me tolérait de passer commande à tout moment de la journée

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

14. Question 10 *

Pendant la pandémie de la covid-19 j'ai pu comparer les produits en achetant en ligne

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

15. Question 11 *

Pendant la pandémie de la covid-19 j'ai pu comparer les prix en achetant en ligne

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

16. Question 12 *

Pendant la pandémie de la covid-19, je trouve que l'expérience des achats en ligne est bonne

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

17. Question 13 *

Pendant la pandémie de la covid-19, Je trouve les achats en ligne agréables

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

18. Question 14 *

Pendant la pandémie de la covid-19, je trouve les achats en ligne attractive

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

Dernière
partie:

Cette dernière partie nous aidera à mesurer l'intention vers le commerce électronique par rapport à notre comportement futur.

19. Question 15 *

Sachant que j'ai utilisé le commerce électronique, je prévois de l'utiliser après la fin de la pandémie de covid-19

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

20. Question 16 *

Depuis que j'utilise le commerce électronique, je prévois de l'utiliser après la fin de la pandémie de covid-19

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

21. Question 17 *

Je suis confiant sur le e-commerce au Maroc

- Tout à fait d'accord
- D'accord
- Ni d'accord ni pas d'accord
- Pas d'accord
- Pas du tout d'accord

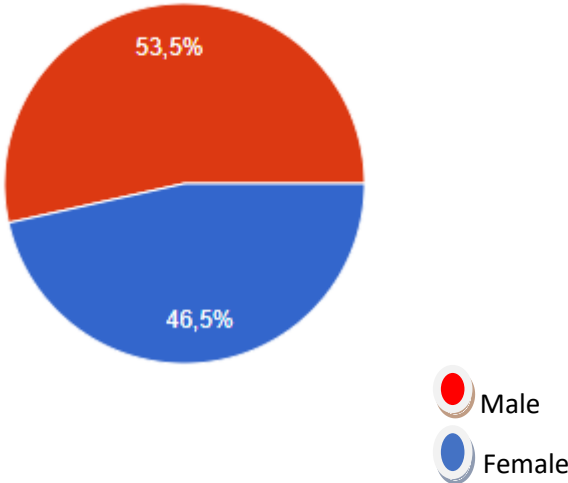
Conclusion

Je vous remercie pour votre participation et votre temps.

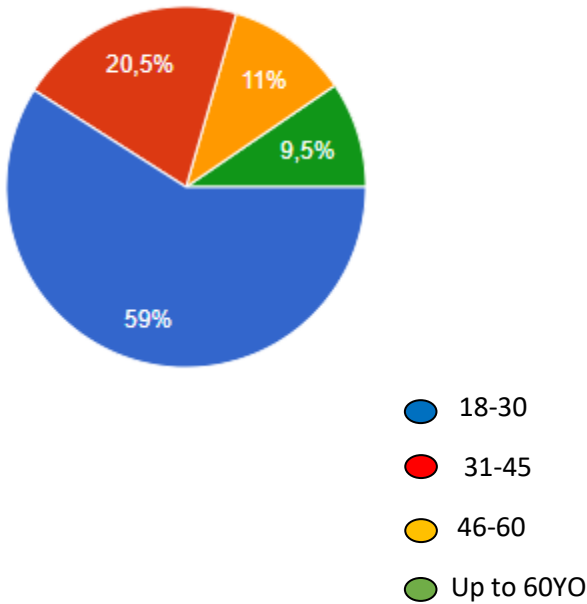
Appendix 3- Chart of survey responses

200 answers

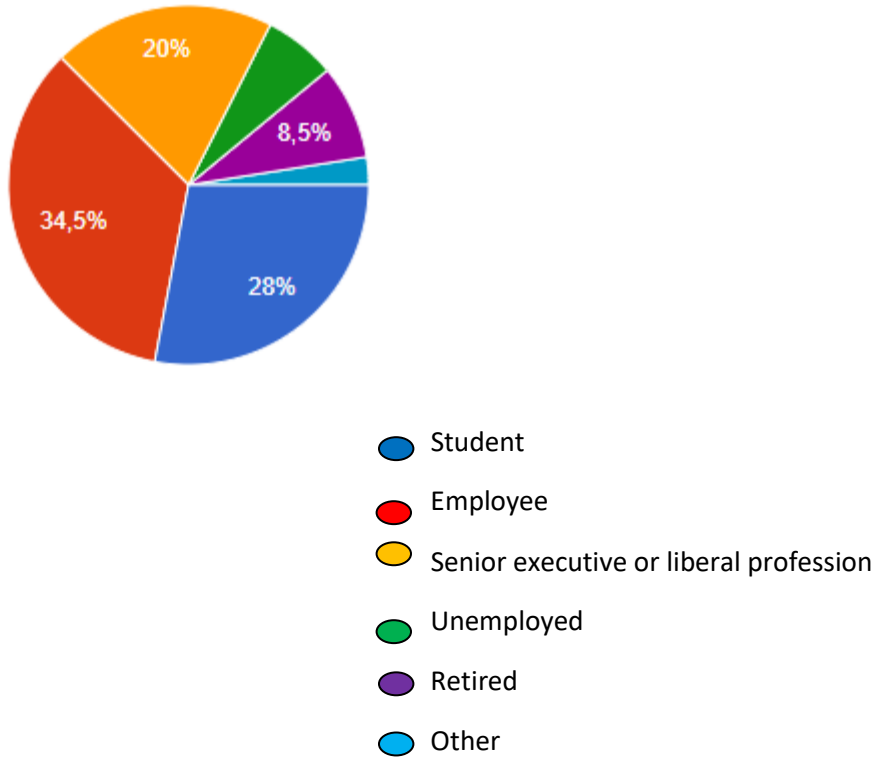
Gender



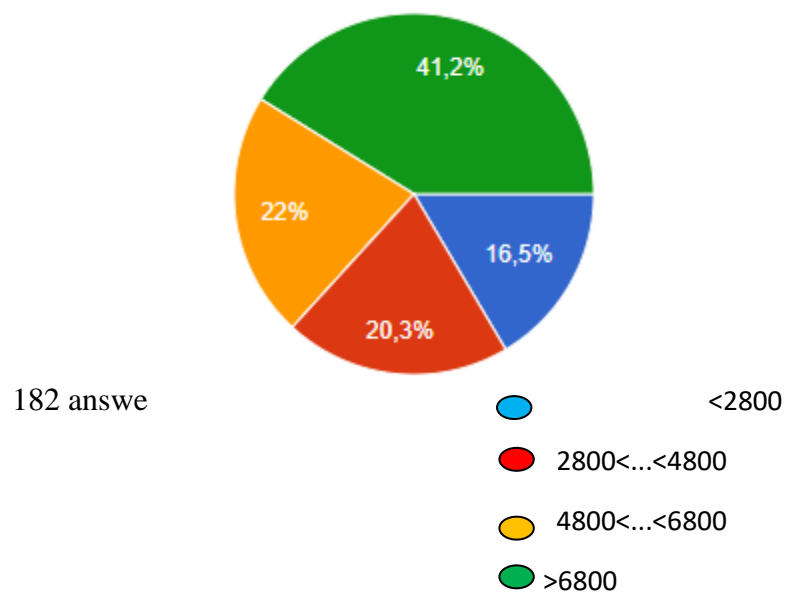
Age



Social status

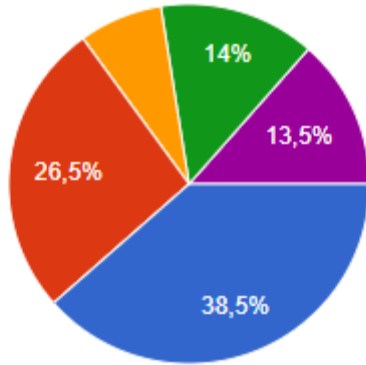


Monthly income in MAD per household



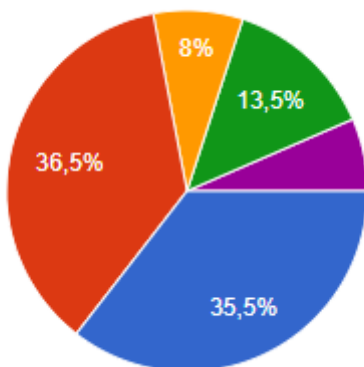
Second part

QU1 : During covid-19 pandemic I believe that at the beginning of the covid-19 pandemic I panicked and impulsively bought essential products (such as flour, rice, sugar, etc.).



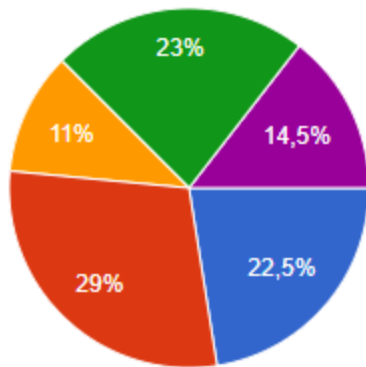
- Totally disagree
- Disagree
- Neither agree nor disagree
- Agree
- Totally agree

QU2: During covid-19 pandemic I felt the need to buy more basic necessities (food, health products) than before the covid-19 pandemic.



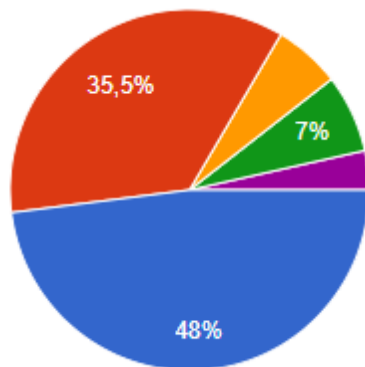
- Totally disagree
- Disagree
- Neither agree nor disagree
- Agree
- Totally agree

QU3: During covid-19 pandemic I felt the need to buy specific products that I had never needed before covid-19 pandemic.



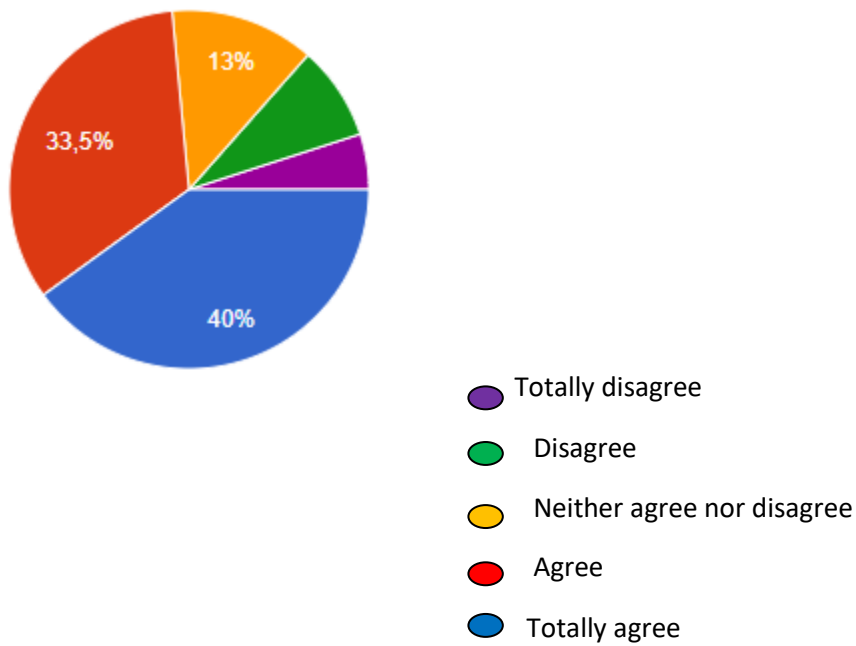
- Totally disagree
- Disagree
- Neither agree nor disagree
- Agree
- Totally agree

QU4: During the covid-19 pandemic I felt the need to buy larger quantities of health and safety products (masks, hand sanitizer...).

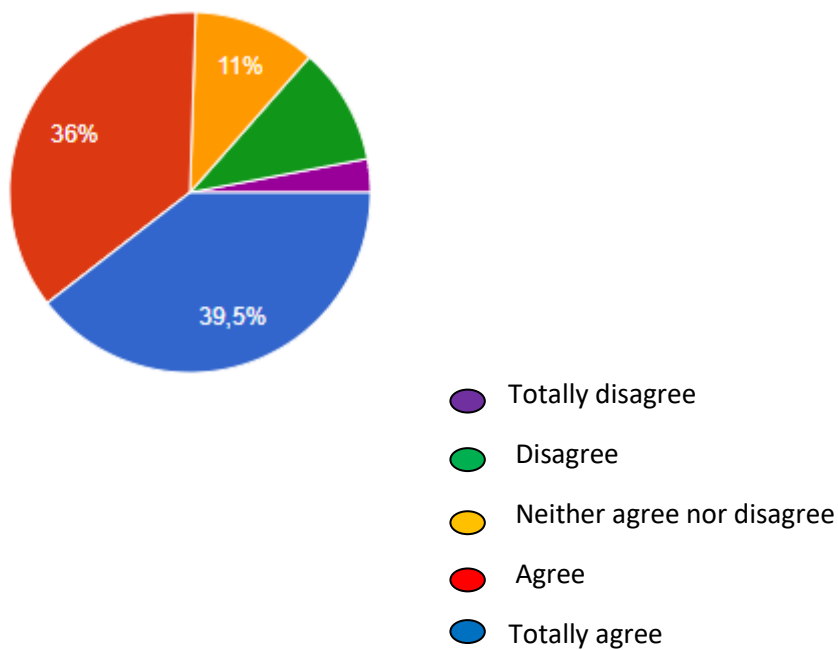


- Totally disagree
- Disagree
- Neither agree nor disagree
- Agree
- Totally agree

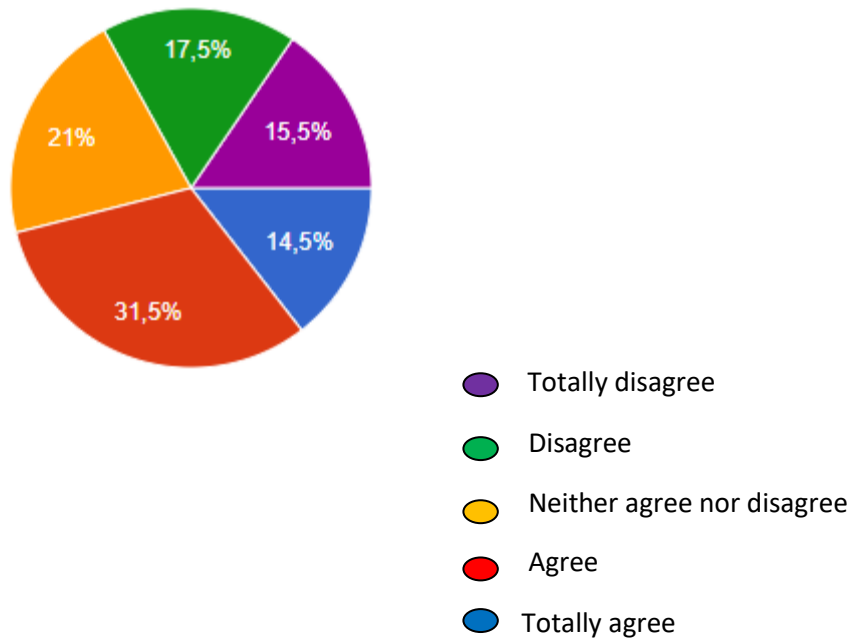
QU5: During the covid-19 pandemic buying online is safe because it prevents human contact.



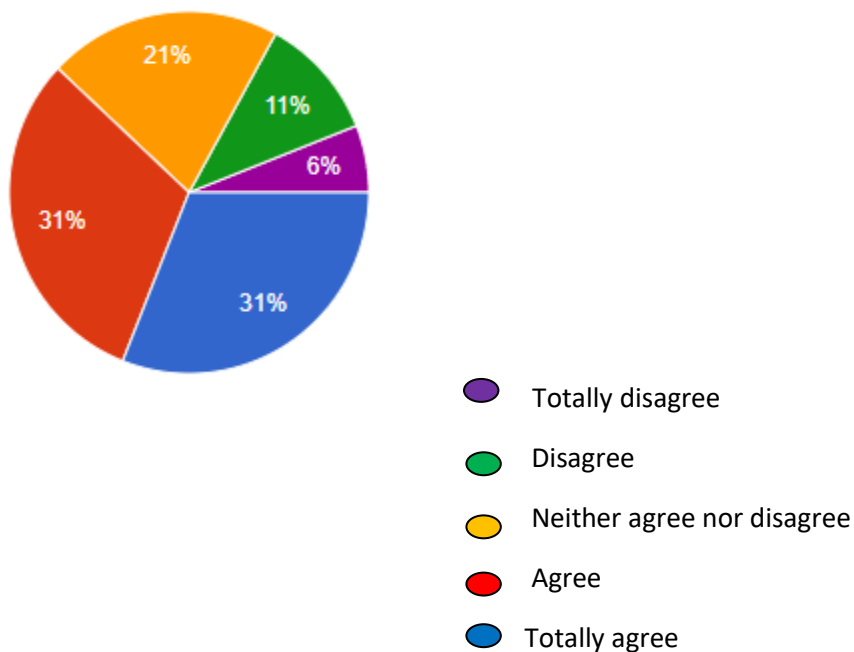
QU6: During the covid-19 pandemic E-commerce has made me avoid crowded areas (small shops, public transport, stores, etc.).



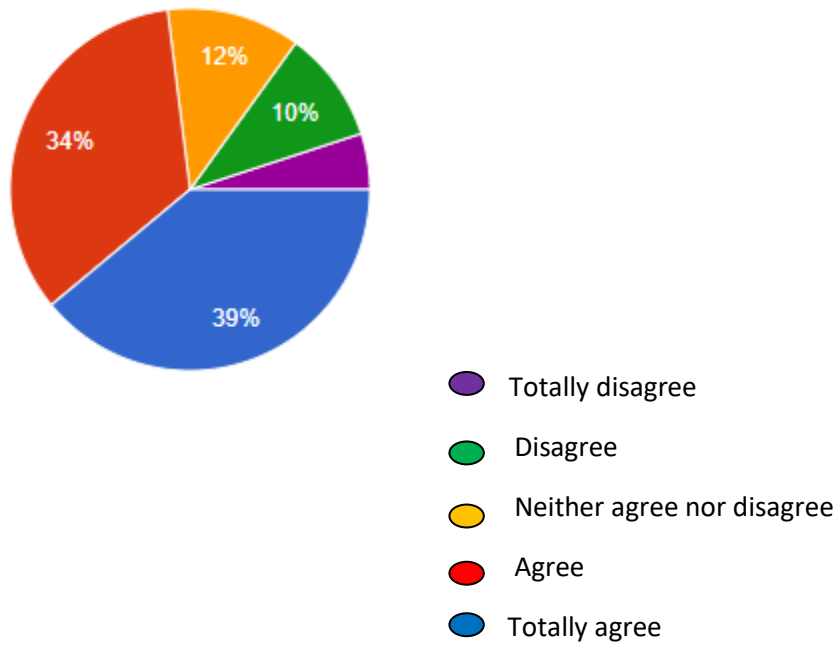
QU7: During the covid-19 pandemic I feel safe providing personal/financial info about me to buy online.



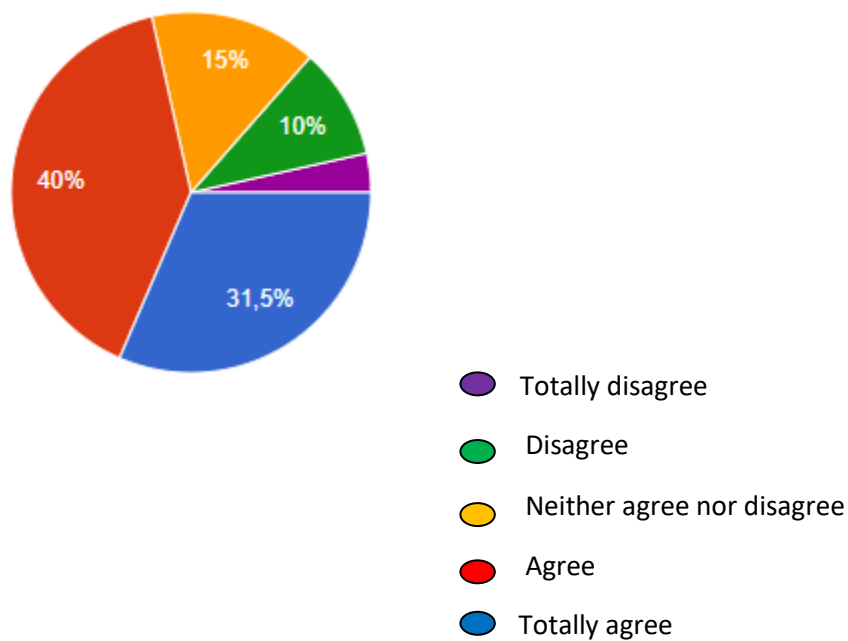
QU8: During the covid-19 pandemic online shopping gave me access to a wider range of products.



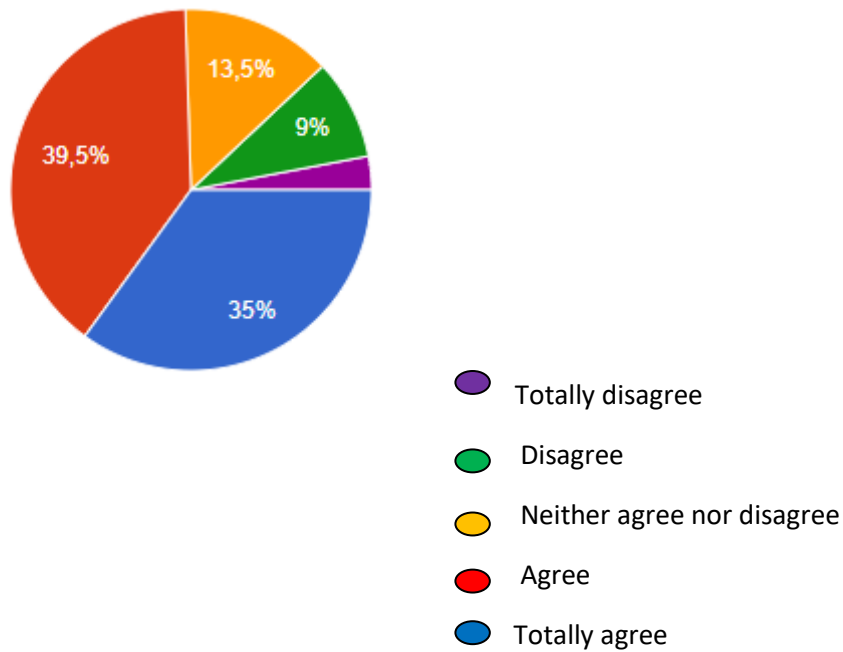
QU9: During the covid-19 pandemic, buying online tolerated me placing an order at any time of the day.



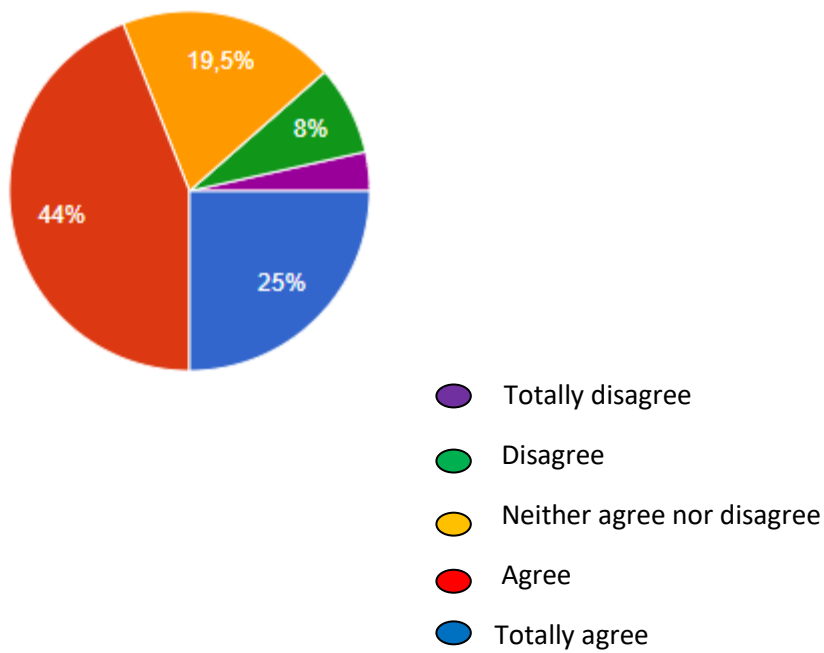
QU10: During the covid-19 pandemic by buying online I could compare the products.



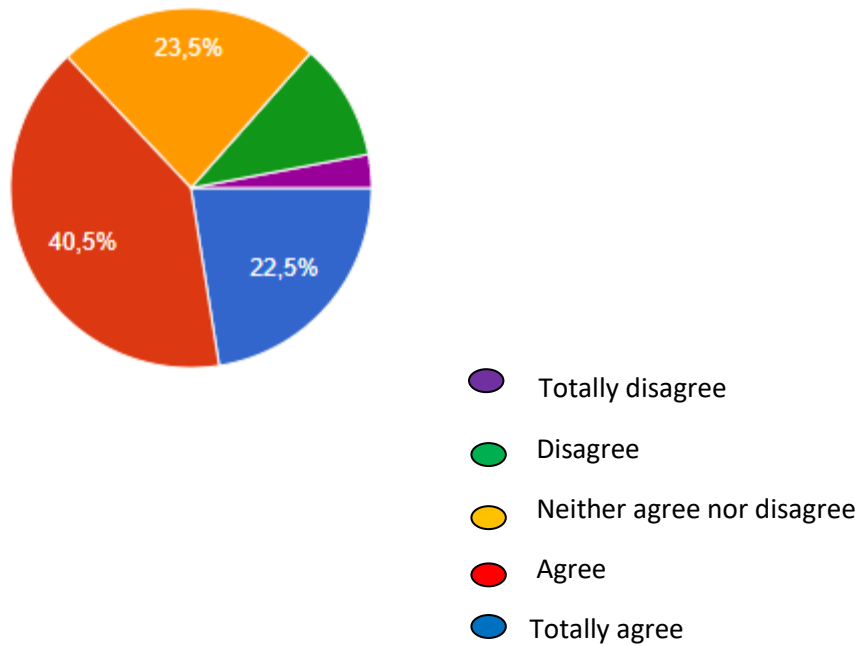
QU11: During the covid-19 pandemic by buying online I could compare prices.



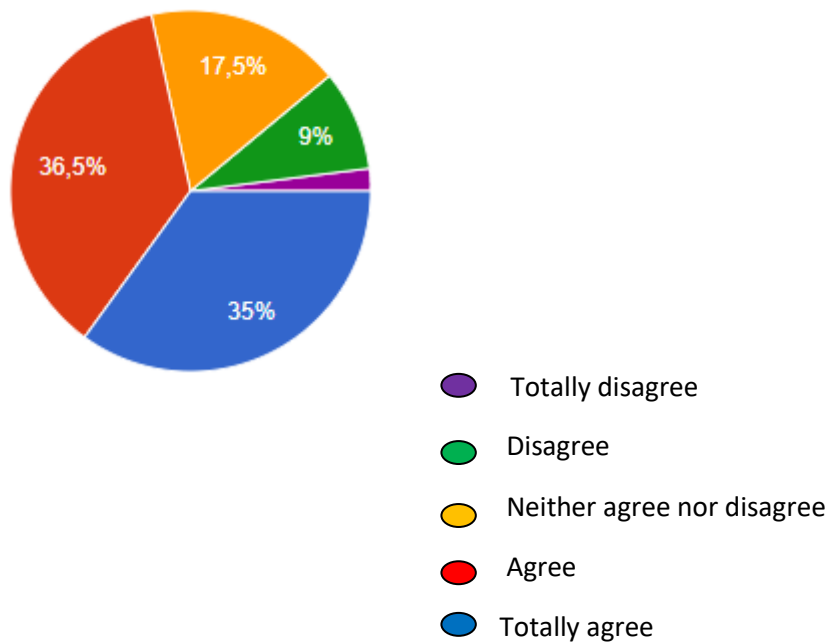
QU12: During covid-19 pandemic I find online shopping good.



QU13: During covid-19 pandemic I find online shopping pleasant.

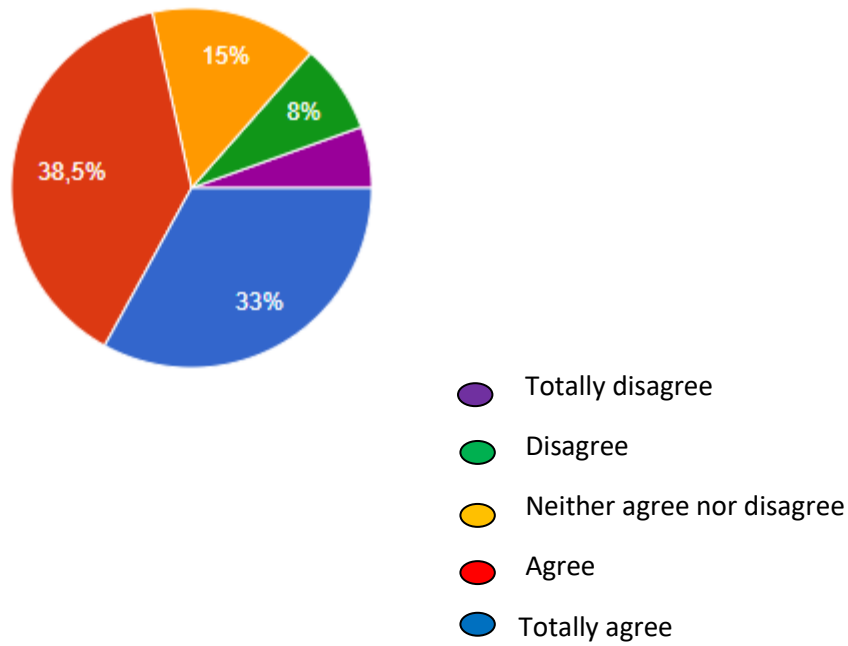


QU14: During covid-19 pandemic I find online shopping attractive.

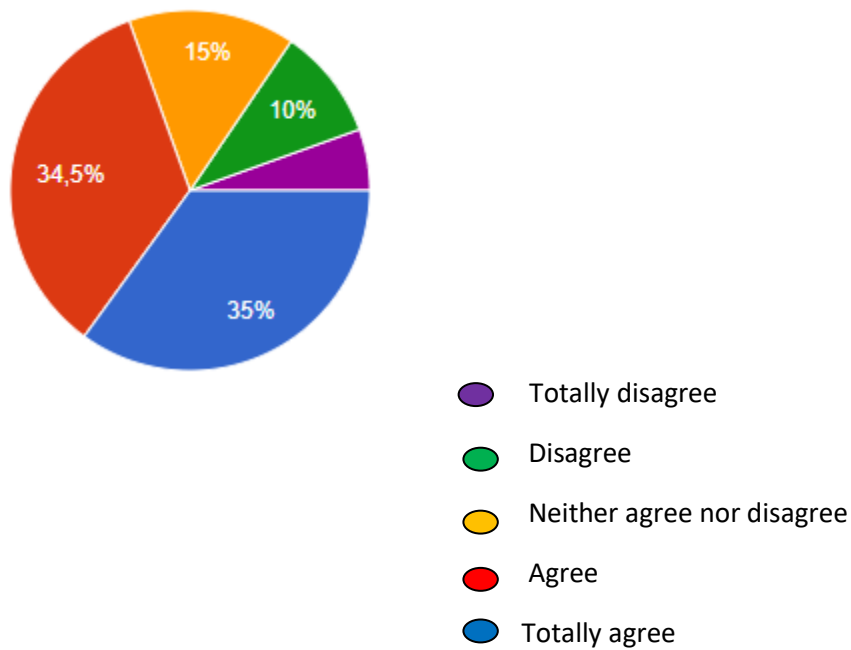


Last part

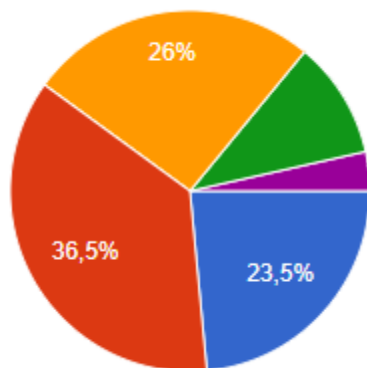
QU15: Assuming I had access to e-commerce, I expect to use it after the end of the covid-19 pandemic.








QU16: Since I use e-commerce, I plan to use it after the end of covid-19 pandemic.



QU17: I am confident about e-commerce in Morocco



-  Totally disagree
-  Disagree
-  Neither agree nor disagree
-  Agree
-  Totally agree

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