CONSUMER BEHAVIOUR DURING THE COVID-19 PANDEMIC

Master thesis

Author: Rangin Mohamad Abdullah

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Supervisor: Fabian Faurholt Csaba **Date of submission:** 15th January 2021

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Abstract

The COVID-19 pandemic is a unique and rare situation the world has never seen before. The COVID-19 virus has spread to the whole world and effected consumers in various ways. One of the ways the consumers have been affected is by their purchasing behavior and habits. The authorities have set in with a number of regulation and recommendations to prevent the spreading of the virus. This has changed the everyday life of the consumers. They cannot go to the all the stores they wish to go to, and the ones that are open have specific guidelines for their customers. This has led to a change of behavior within the consumers, and they have to find other ways to do their normal shopping. Digitalization has been accelerated on various aspects, both for shopping, social life and work life. The focus area of this paper is the city of Vallensbæk, Denmark which is placed in western part of the Copenhagen region. The focus has been places here, as this area is known for having a large concentration of contamination with COVID-19.

This paper will look at the immediate reactions to the lockdown of the society in March 2020 regarding panic buying and hoarding. It was analyzed why the consumers reacted as they did and what consequences it led to. The result showed that the consumers were scared, and they got affected by other consumer to panic buy as they thought there would be a shortage of supply due to the crisis. The concept of digitalization has been analyzed, and the result showed that the consumers have digitalized their everyday life on many areas. This research has also showed that the consumers have been given the responsibility to determine which direction this crisis will go and how it will affect us. Finally, the economic aspect of the crisis has also been analyzed but showed that the Danish consumers were not affected negatively in their economy due to the aid packages from the government.

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Introduction

The world has been turned upside down by a virus starting in Wuhan, China (Hayes, 2020). The everyday life of citizens around the world has been changed due to the global COVID-19 pandemic. The COVID-19 pandemic and the lockdown of the society has impacted consumer habits and buying behaviors. Government measures to combat the virus have affected our usual shopping and consumption patterns in a variety of ways. We have learned to shop in new ways, to think creatively about how to overcome obstacles and reconsidered our priorities.

Motivation

The motivation for writing this master thesis came from the current situation of the COVID-19 pandemic the whole world is in. Within this subject a curiosity thrived to understand how we as humans act in times of crises, and how a crisis can change the way we think and behave.

Therefore, this thesis set out to examine the differences in consumer behavior before, during and perhaps after the crisis.

As the situation is new, unique and unknown, people are confused and scared, and their feelings can affect their behavior.

The media have portraited the critical situations in certain ways which can also affect the behavior of the consumers. As the COVID-19 pandemic is evolving day by day, it is interesting to look at how the different phases have affected the consumers, and to analyze how behavior also can change as a reaction to the adaption of the situation.

A global health and economic crises at this scale has not been seen for many years, and definitely not in the era of digital media, where opportunities for shopping, socializing, attending school and working from home has been a viable option.

Therefore, the existing research and literature about the subject is limited. This gap has been the motivation to write the thesis within this subject. To write this paper I can draw on theory and examples of changes in behavior during previous crises as for example natural disasters, and or pandemics where consumers experienced the same form of distress.

A research like this is relevant and important in order to understand how humans behave when being faced by a new crisis and a new everyday life.

This thesis aims to investigate how the lives of the consumers have been impacted and assess and discuss the lasting effects of the crisis on consumer habits and patterns.

Delimitation

The main focus of the thesis will be within consumers and supermarkets regarding everyday grocery shopping. I have chosen to research on grocery shopping as it is something everyone needs to do and the products we buy are essential and needed very much to survive.

It has been necessary for the supermarkets to stay open to provide the consumers with essential products. By keeping the stores open they also put themselves in a big risk of contamination, and therefore a strict set of rules have been necessary to implement in order to keep both the customers and the employees safe.

Even though the main focus in on everyday essentials and grocery shopping, it is difficult to distinct it from other areas of consumption as entertainment, clothing, electronic, vacation etc. as they are all interrelated. The time aspect will be focused on the first half year of the crisis in Denmark, and the beginning of the second wave starting during late summer and beginning of fall. The collected data might also be affected by the time of the collection of them, because the interviewees have had time to reflect about how the situation was handled in the beginning, and they might have gotten used to the situation and learned how to handle the risks connected to it.

It is important to point out that consumption does not necessarily refer to the act of buying a product. Consumption is connected to the everyday routines, the family composition and social activities and events which will be analyzed based on the stories of the interviewees.

As the COVID-19 pandemic is a situation we are currently still in, we have to take into account that the situation is very dynamic, and changes can occur day to day. The data that has been collected has been in force at that time. Because the situation has developed, the answers might not be applicable now were the situation is different due to new regulations and new future prospects.

This has led to following research question and sub questions:

How did the COVID-19 crisis effect everyday consumption and shopping practices? Which immediate and shorter terms responses did consumers exhibit, and which lasting effects is COVID-19 experience likely to have?

Sub questions

- 1. How did consumers experience and react to the confusion, uncertainty and threats of the COVID-19 crisis?
- 2. To which extent will COVID-19 accelerate digitalization in everyday consumption, particularly online grocery purchase?

Concept clarification

Corona, COVID-19 pandemic, COVID-19 crisis, and COVID-19 virus are all referring to the same concept, and all the concepts will be used throughout the paper.

In the transcribed interviews I refer to myself, the interviewer, as speaker 1, and the interviewee as speaker 2. The reason for this is that a transcribing program has been used for some of the interviews, so in order to keep it aligned all the transcriptions has been made this way. To make it more understandable and relatable the fictive name and my own name has been used in the paragraphs used in this paper.

Methods

The research will be based on qualitative data collection methods as interviews, analysis of published surveys, media and social media coverage.

The research will be limited to consumers in Vallensbæk, Denmark. At the time I initiated the research for this paper Vallensbæk was one of the cities in Denmark that several times had been in the top of cities with the highest percentage of people infected by the COVID-19 virus. Currently (4/12/20) Vallensbæk is the second city with the highest percentage of people infected with COVID-19 (Statens Serum Institut - Covid-19 - Danmark (Kommunalt), 2020). I could have taken any area or city, but as I myself live in Vallensbæk it is interesting for me to research on how my own city has been affected by the COVID-19 situation. The fact that I live in the city myself, gives me the advantage of local knowledge about the shopping venues and the close connection with the citizens. Therefore, it was interesting for me to know how consumers in this city think and behave.

Philosophy of science

According to the hermeneutic view, the human cannot be studies as a scientific object that act in accordance with laws. The human acts upon free will based on a specific understanding of the world. If the actions of people are looked at and analyzed objectively, it might seem meaningless if it differs from our own understanding of the concepts. For the situation and concepts of COVID-19 it would not be enough for my research to look at it quantitatively, as it would not give me an understanding and deeper meaning of why people act as they do. There is a need for qualitative research methods to make it possible for me as the researcher to put myself in their situation to understand their actions truly. The hermeneutic view describes that there is a certain preunderstanding of the world, which is a combination of prejudices and assumptions of the world and other persons that rule how we see the world and how we act (Nygaard, 2012). The ontology of the hermeneutic view is limited realistic. Science is not a direct gateway to reality, but the reality is not a complete social construction either. This is for example shown in the COVID-19 situation by the use of face masks. Science can show that it prevents virus from being spread, but some people might not like to use it because it is uncomfortable. So here we have science at one side and the social construction at the other side.

In the hermeneutic view the consumer expresses a combination of personal meanings that are formed in a complex field of social and historical relationships. Therefore, the needs of the

consumer can vary depending on the timing and the current feelings of the consumer as it is all connected to how the consumer feels exactly in that situation (Thomson, 1997). In relation to the COVID-19 situation and the respondents in the interview, their answers and opinions might only be valid in the given time of the interview, as the situation evolves rapidly, and a change in the situation can affect the view of the respondent.

The research method in the hermeneutic view is qualitative interviews with open questions. If the questions are closed questions, they will only confirm the researchers own preunderstanding. The COVID-19 situation has forced people to act in certain ways. They have to live under certain rules and requirements outlined by the authorities, but some are also recommendations. Tthe consumers have different views on how to tackle the situation. Some of them thinks in accordance with the authorities, while others believe that the authorities are wrong, and they have their own assumption of what the truth is and how they should act. These are all affected by the individual's own preunderstanding of how the situation should be handled. Their preunderstanding is for example constructed by the knowledge they have from earlier events in their lives, the educational background and cultural background (Nygaard, 2012). If we use the example of the face mask again, some of the respondents thought it was terrible to wear and they could not breathe (Derya, 2020), while others thought it was fine. The person who thought it was not bad used to be a soldier, so he had experiences tougher situations with wearing oxygen masks in the battlefield. (Torben, 2020). This example shows that the earlier event of being a soldier distanced his view of wearing a mask from Derya, who did not have any earlier experiences with face masks that were worse than the current situation.

Limitations

As we are currently still in the situation of the COVID-19 pandemic, there have been some limitations concerning the research. We are encouraged to avoid seeing more people than necessary, so I chose to do all my interviews either by phone calls or through Microsoft Teams. Normally I would have met up with the interviewees which might have given me a different result. When people only talk through a phone or a computer, the other person might seem distant and difficult to connect to. The interviewees could possibly have been more open if we had met in person. Another limitation is the time aspect of the COVID-19 pandemic. The situation of the pandemic changes by day to day, and it is difficult to research on a subject that is still ongoing. The number of

infected persons and the restrictions might affect the interviewees' answers which means that if I had done the interviews either earlier or later, the result might have looked different.

Sources

Interviews

While conducting the interviews, I purposely tried to avoid the word hoarding as there might be negative correlation to it, but if the interviewee did not completely understand what I was asking about, or they were taking it to a different direction I had to approach them directly and ask about hoarding.

The interviews with the consumers work as the primary and most important data, while the data collected through internet articles, social media, surveys and the interview with the district manager from Netto work as supporting data to the initial interviews.

To find evidence about the consumers priorities and spending, I asked the interviewees about any changes in income, what they spend their money on, and if they were more careful and thought about what they purchased because of the COVID-19 situation.

Facebook post

While doing the interviews I experienced that I did not achieve enough information about hoarding which was one of the aspects of this paper. I once again used the social media to reach out to consumers. The consumers I was looking for were people who did hoard as a consequence of the shut-down. I found a group with 31.500 members where all questions were allowed and asked if anyone did hoard 11th March. All the members were female.

I knew from earlier experience, that people who had hoarded had been shamed on social media, so I also gave them the opportunity to write to me privately, if any of them might be embarrassed or afraid to get shamed.

With that post I received reactions from 20 persons. 4 persons chose to write to me in my inbox because they were not proud of it, or they were afraid of other people's reactions in the Facebook group, and wanted to avoid possible discussions.

The respondents from the Facebook post contributed with several examples of herd mentality connected to the hoarding.

Some of the respondents from the interviews also contributed with examples of personal experiences with herd mentality. The concept came up when asking questions about the hoarding subject.

Internet sources

Both the interviews and the Facebook post gave me qualitative and personal data from the respondents. I also wanted to get some data at a general level, so I have found statistics made by GroupM and Yougov that shows the consumer behavior connected to the hoarding phenomenon on a bigger level.

Interviews

Overview of the interviewees

Interviewee	Pia	Katrine	Ayshe	Derya	Sofie	Randi	Zeinab	Torben
Gender	Female	Female	Female	Female	Female	Female	Female	Male
Age	44	64	41	27	33	26	42	54
Civil status	Married	Single	Married	Married	Single	Married	Married	Single
Occupation	Office	IT	Civil	Thesis	Searching	Development	Lawyer	IT-
	job	consultant	engineer	student	for job	consultant		manager
	(Flex)			+				
				student				
				job at				
				SKAT				
Children	2 (1 at	1 (not at	3(age 9,	0	1 (8	0	2 (age	1 (18
	home)	home)	5 and 9		years)		13 and	years)
			months)				9)	

Interview method

I have made eight one-to-one semi-structured interviews with consumers in Vallensbæk and one semi-structured interview with a district manager from the supermarket chain Netto. The interviews have been conducted in Danish as the interviewees felt more comfortable talking Danish. I also believe that I would receive better and more filling answers when they could express themselves in their primary language. The paragraphs from the interviews that have been used in the paper have later been translated into English. All the interviewees have been given cover names to protect their identities.

I could have made focus group interviews as well, but I chose not to do that to avoid discussions between the interviewees. As the COVID-19 situation is something that affects every single person in the society, but in different ways, some people may have some distinct opinions and attitudes towards the subjects.

The semi-structured interview is defined as an interview with the purpose to collect descriptions of the lived world of the interviewee with the aim to interpret the described phenomenon (Kvale & Brinkmann, 2015).

I, as the interviewer tried to not go into discussions about the truth in what the interviewee says, as the truth is what they see and experience as their own truth.

As I asked some questions regarding event that happened 7 months prior to the interviews, it could sometimes be difficult for the interviewees to remember their thoughts and actions at that specific time. To help them remember I mentioned some specific dates that have had a significant impact on their everyday life.

There are two ways to act as an interviewer – The traveler and the miner. These concepts illustrate two different epistemological concepts about the interview process and the collection of knowledge to create knowledge (Kvale & Brinkmann, 2015).

The miner is typically searching for specific information that shows facts about the interviewee's world. A miner-interviewer is someone who knows what he can get by asking specific questions. In this way of interviewing the concept of knowledge is seen as something that is hidden within the interviewee and the interviewer's job is to dig it up. The miner interviewer sees the interview as a data collection place which is separate from the analysis that will be made later. The aim here is

only to collect valid data. The knowledge that comes forth is pure experiences, and personal meanings are not a part of it.

The traveler is more interested in the interview and the conversation it-self. The traveler does not know what kind of knowledge he can get from the interviewee. The areas of the conversation, or the interview, is unknown territory. The interviewer is interested in the storytelling about the lived lives of the interviewees, and he encourages the interviewees to tell their stories as how they see it and how they have lived it. The interpretation of what is being said in the interviews is made by the interviewer. The interview itself does not only contribute with new knowledge but can also affect the interviewer so much that he changes his own point of view of the discussed subjects.

The data collection and the analysis are not two distinct processes here as they are correlated phases of the creation of knowledge (Kvale & Brinkmann, 2015).

The interview method that has been used in the interviews is more liable to be the traveler. I was very interested in the storytelling about what the interviewees had experienced, and I want to hear about their experiences and their personal meanings. I believe it is very important for this kind of research to have the personal meanings included as they give me the deeper understanding about why they reacted as they did.

The consumers were found by writing a Facebook post in the local group where I asked if there were anyone who would volunteer for an interview, and to show my gratitude I would give them a bag of candy (Appendix 1). Six women and one man in the age range from 26-64 years wanted to participate in the interviews.

Initially I wanted to interview some shop managers, but I experienced that they were not so willing to help and expressed they were too busy to participate. My husband knows the sales director of Netto, and he helped us to get in contact with a district manager that was willing to participate (Appendix 2).

I initially aimed to have respondents that were more diverse, but it showed out to be mostly women. The respondents represented Vallensbæk in the sense that they were spread in the age range from 26 to 64 years old. The job situations ranged from unemployed graduate to manager position. The

family and household compositions ranged from single and living alone, to married and having three children.

They were also diverse in the sense of origin and religion as they had Danish, Pakistani, Kurdish and Libyan backgrounds.

The advantage of having female respondents is that (without being stereotypical) the women are to some extend still the ones that have the great overview of the household and takes care of the shopping duties. So, for this purpose where I look into shopping behaviors it is advantageous to talk with the ones that are in charge of this task in the household. I believe that the reason for why it was almost only women who responded to my Facebook post and was willing to do the interviews, is because they are the ones that do the shopping in their families.

The disadvantage of having mostly female respondents is that I cannot see or analyze if and how consumer behavior is connected to gender diversity.

Another disadvantage is that most of the respondents were middle-aged, so I did not get the point of views from the younger or the older citizens.

When doing the interviews, I asked about the whole household, so even though I mostly interviewed the women, they also spoke on behalf of their husbands and children, which provided me with more filling answers and gave be a better view of their experiences and thoughts.

In order to be able to support my research, I have chosen the qualitative research interview as one of the methods to collect empirical data for this paper.

According to (Kvale & Brinkmann, 2015) the qualitative research interview aims to try to understand the world as seen from the point of view of a specific person. This method is chosen in order for me to be able to gain knowledge about how persons describe their experiences and how they justify their actions. The aim of this kind of interview is to collect descriptions and narrations that can be interpretated and knowledge can be created.

This is different from other kind of interviews as for example journalistic interviews where the goal is to register and report important events or incidents in the society.

The research interview is based on conversations about the lived everyday life, and the knowledge is created in the interaction between the interviewee and the interviewer.

The research interview is not just a conversation between two equal parts, as the interviewer defines and controls the situation.

The qualitative interview is specific in the sense that the interviewer wants the interviewee to describe specific situations and action, and not general opinions. For example, I mentioned specific dates and asked the interviewee what happened that day and what the thought behind it was. An example is 11th March where the Danish Prime minister announced that Denmark would have to shut down, and many of the consumers rushed to the supermarkets to hoard groceries. I asked specifically about the press-conference where it was announced, what they did as a reaction, and why they did so.

The interviewer has to be critical to its own presumptions, so there is room for new and unexcepted phenomena to show up (Kvale & Brinkmann, 2015).

I, as the interviewer, did have presumptions about how the shut-down had affected the consumers. I expected the interviewees to answer that they became more lazy and maybe unhealthy because they were at home and did not have any of their normal activities to attend to. To my big surprise I found out that some of them actually became more healthier because they now had time to exercise and focus on their health.

An example from interview with Pia is shown below:

Rangin: How did you react to the shut-down? Was it a shock, did you expect it? What changes occurred?

Pia: The thing happened that we suddenly became healthy. My husband has lost 16 kilos because he started running, because he did not have anything else to do (Pia, 2020).

As the interviewer, I actively followed up on the interviewees answers and tried to clarify and expand the statements. An example of many can be seen in the interview I made with interviewee Ayshe;

Rangin: The society shut down in March, but in April and May it started to open up again. Did you change any of your habits?

Ayshe: No, we did not.

Rangin: So, you were as isolated as in the beginning?

Ayshe: Well, we opened up a bit more. Privately we saw some other persons.

Rangin: What about the children and their activities?

Ayshe: They started already before the summer vacation. I kept them home for a longer period, so they didn't go back to school before three weeks before the summer vacation. And that was because they missed their friends, and they needed to get away the summer vacation, where they would stay at home for 7 more weeks (Ayshe, 2020).

If I just had stopped and said okay after the interviewee answered "No, we did not", I would have missed out on all the relevant following information regarding how they opened up and how the situation was with the kids.

If the interviewee did not have an answer or did not quite understand the questions, I tried to give them some examples to lead them to a direction where they would think about that specific situation and come with an answer.

Theory

Panic buying and hoarding

When Denmark locked down in March, the consumers reacted in a remarkable way which did not apply to being a reasonable consumer. The theories of panic buying and hoarding will be used to analyze and explain the reaction of the consumers. It is important to research on and ask the consumers about the panic buying phenomenon sometime after the actual event has taken place. This is important because people might not think rational at the time of the action, but later on, they have had time to reflect on it and can therefore provide us with a deeper and more meaningful explanation of their action.

Panic buying is described as a behavior that often occurs in the anticipation, during or after a crisis. This behavior by consumers happens because the consumers fear a shortage of products or a major increase in the price of the products (Yoon, Ram, & Myung, 2017) (Yuen, Xueqin, Fei, & Li, 2020).

The behavior leads to large amounts of products being purchased, which can lead the stores to a limited or non-existing availability of the products for a period of time. This can harm the elderly

or the poor population which have not had the opportunity to purchase the products at the time where everybody else was hoarding them (Besson, 2020).

According to the research made by Yuen, Xueqin, Fei & Li (2020), the panic buying behavior can be caused by four key factors. The factors are (1) perception, (2) fear of the unknown, (3) coping behavior, (4) social psychology.

The conclusion of their research showed that when consumers view the COVID-19 disease as a high risk, they undertake self-protective activities as panic buying, to minimize the perceived risk. The consumers may expect that some products will become non-accessible, and if they do not purchase them, their personal freedom will be limited (Yoon, Ram, & Myung, 2017).

Fear of the unknown occurs when consumers do not have sufficient knowledge about the situation. They handle that fear by behaving in a way that works as comforting or stress relieving (Elmore, 2017).

Coping behavior is when a situation as a crisis is not something the individual consumer can have under control, a fear of the unknown arises, and the consumers tries to do something else to gain that control (Ballantine, 2013) (Yuen, Xueqin, Fei, & Li, 2020).

The last factor that can create and lead to panic buying is social psychology (Yuen, Xueqin, Fei, & Li, 2020). This view of social psychology is narrow and does not look at social psychology as a discipline, but rather as group psychology.

Consumers are influenced by the actions and opinions of larger groups, communities and governments. These groups guide a behavior, and the consumers react according to the groups.

Another concept that can explain the hording is the zero-risk bias. This concept is more neuropsychological than consumer behavioral but can still be used to explain the implicit mindset behind the action of the consumers. The consumers might not be aware of this implicit mindset, as it lies deep within them and they do it without thinking about it.

The concept explains a situation where we try to eliminate a small superficial risk instead of doing something that can decrease the overall risk. Our brains prefer to eliminate a risk completely instead of reducing a risk, even though the second option would make a greater difference (Crosby, 2016). The risk of running out of toilet paper is a small risk, but it is a risk we can do something about, so we do huge purchases of the product. The risk of eliminating the COVID-19 virus is a bigger risk

and it seems more unmanageable, so we tend to do something about the small risk instead (Zagorsky J. L., 2020).

Zero Risk Bias

Problem A - Affects 1% of People

- Solution A: reduces Problem A with 100% certainty. (1% to 0%)
- Total reduction of (risk of) all problems: 1% (31% to 30%)



Preference for reducing a small risk to zero over a greater reduction in larger risk

Problem B: Affects 30% of People

- Solution B: reduces Problem B with 10% certainty. (30% to 27%)
- Total reduction of (risk of) all problems: 3% (31% to 28%)

At a first glance the COVID-19 situation is still unknown, so some products as for example cleaning and sanitation products might seem reasonable to purchase. But when the crisis increases in intensity, the panic and feeling of anxiety increases as well, and what seemed reasonable earlier is not the obvious thing anymore. Normally a rational consumer assesses and thinks about the outcome of a behavior and them takes a decision. Hoarding and purchasing a big number of products that you do not necessarily need at that moment, might have been judged as necessary at the moment of the purchase (Loewenstein, Weber, Hsee, & Welch, 2001).

According to the "risk-as-feelings" theoretical perspective, there is a trend towards irrational consumption as an outcome of a high-risk situation as a crisis (Slovic, Finucane, Peters, & Macgregor, 2004).

The "risk-as-feelings" theory can be used to explain the behavior of panic buying, and also explain why consumers diverge from their normal patterns.

(Ballantine, 2013) conducted a research on the Christchurch earthquake in 2011 and found out that people shopped in smaller stores and gas stations, because they feared that larger buildings would collapse because of a new earthquake.

Herd mentality

The theories of herd mentality will be used to analyze whether the consumers reacted as they did, based on their own beliefs, or if they were affected by the herd.

Herd mentality is closely connected to the theories about hoarding and panic buying in this case. An action of panic buying can stand alone and be the action and mindset of one individual, but the mindset can be enhanced when it is shared by a bigger group. The connection is made because this mentality can lead to the action of panic buying.

Herd mentality is defined as thoughts and behaviors in a group that emerges without a leading figure, but through local interactions (Kameda and Hastie 2015). Herd mentality can rise in situations of shock and crisis by consumer purchase behavior and societal anxiety. This mentality creates a problem because the consumers rush to buy certain products were the supplier cannot follow (Dang & Lin, 2016).

In times of crises, consumers tend to imitate the purchasing behavior of others, instead of following the governments recommendations (Brooks, Capra, & Berns, 2012).

Because the COVID-19 situation is under uncertain circumstances, it creates fear and panic, and therefore the consumers lean towards herd mentality and hoarding to feel more safe and secure of the unknown (Yuen et al. 2020). The possession of goods can create a feeling of security and comfort (Frost & Hartl, 1996).

The behavioral researcher Pelle Guldborg Hansen explained that when we as humans see many other humans do an action, we think the action must be right and we are afraid to miss out on something if we don't act the same way.

Hoarding can be a chain reaction and people do it because they see others do it.

He uses the example of an airplane to compare. If we are exiting an airplane and everyone is going in one direction to an exit door, we would automatically follow and go to the same exit.

Because a thing as a virus is an invisible threat, it is difficult for humans to relate to.

Pelle Guldborg Hansen also explained that human beings have a natural way of thinking that things would not happen to them, and it is only something that happens to others (Bruun, 2020).

Even though most of the reasons for hoarding are negative there are also some positive reasons. People knew that they had to be in quarantine and avoid going out for a while. In order to avoid going grocery shopping as frequently as normal, they purchased a big number of products so they could stay home and take care of themselves (Bruun, 2020).

According to Professor Michael Bang Petersen, who researches in evolutionary psychology, the individual person is aware of the situation and knows that it should show community spirit and not hoard. Even though the person is aware, it does not trust that others will show community spirit, and therefore they hoard themselves.

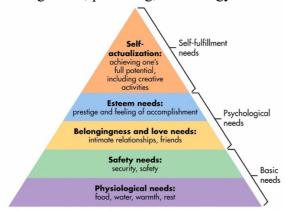
The covid-19 crisis was a new and unknown situation for everyone, and it made the consumers insecure and unsafe. The hoarding can have been a way to take an action and try to get control in an unknown situation (Brix, 2020).

There are many examples in the past regarding events where consumers hoarded products. The last time where the Danish consumers horded and panic bought products was in 1998. The so-called "gærkrise". The Danish employees wanted the 6th week of vacation, but there was no agreement about it, so 450.000 employees in the private sector stopped working. The consumers started hoarding food and petrol, and yeast was particularly in high demand. The demand for yeast was so high that the Danish producers could not keep up with the demand, and foreign yeast was even sold on the black market. The conflict lasted 11 days before the Prime minster intervened (Agertoft, 2018).

Hoarding behavior is typically described as unethical and anti-social. (Hardin, 1968) for instance, associated hoarding with the tragedy of the commons, individual behavior harmful to the common good in a society.

Maslow's hierarchy of needs model

Maslow's hierarchy of needs will be used to analyze which needs the consumers aim to fulfill in times of crises. The theory can be applied in various disciplines as marketing, psychology, business, management, parenting, technology and education (Denning, 2012).



Abraham Maslow was an American psychologist, and he was born in 1908 in New York. He was known to be one of the founders of the school of thought known as humanistic psychology. Maslow is best known for his theory about hierarchy of needs and theory about self-actualization. Maslow felt that Freud's psychoanalytic theory and Skinner's behavioral theory focused on the negative aspects of existence. According to Maslow these theories did not show the full potential of human beings (Cherry, 2020).

Maslow created his model called Hierarchy Of Need in 1943. The five stages are commonly shown as a pyramid and they show which level of needs we as humans have (McLeod, 2020).

The first stage is the box in the bottom; The physiological needs. These are basic biological requirements to survive. It is needs as food, water, warmth, and rest. These basic needs have to be fulfilled before we can continue to a higher level of needs. According to Maslow, these needs are the most important needs, as the other needs cannot be accomplished with the basic needs.

The second stage if safety needs. These needs can for example be job, money, laws, and security. Humans want to feel secure and have a good foundation for their lives.

The third stage is the need for love and belongingness. Humans need to be social and to sense a feeling of belongingness. The social belonging can be in a family, a friend group or work colleagues.

The fourth stage is the need for esteem. This stage is divided into two categories: esteem for the individual self, and the desire for reputation and respect from others.

The fifth and highest stage is the need for self-actualization. This stage is described as the achievement to become the best and most that an individual can become. It is to reach one's maximum potential and seek personal growth. This need can be perceived very differently depending on the individual. An ideal parent can for some people be expressed economically or academically, while others can express it creatively (Loxton, et al., 2020).

The tendency of self-actualization is defined as "the full use and exploitation of talents, capacities, potentialities, etc.

Even though self-actualization is the last stage in the hierarchy it is not the end destination. The process of self-actualization is ongoing because people continue to develop and reach new levels of well-being and fulfillment. (Cherry, 2020)

Maslow later clarified that the stages do not necessarily need to be fulfilled 100 % before you can move on to the next stage (McLeod, 2020).

When a crisis takes place, consumers tend to focus on fulfilling the basic needs before moving on to more luxury behaviors (Forbes, 2012). Maslow's hierarchy of needs is normally adapted in accordance with the economic market is it applied in, but both advanced and emerging economies show the same behavior when it comes to crisis and fulfillment of needs (Samli, 2012). Therefore, Maslow's hierarchy of needs is a useful and valuable tool to analyze consumer behavior in a global crisis as the COVID-19 pandemic.

Previous studies of consumer behavior in crisis situations show that when we are in a time of crisis, we do not buy durable luxury goods, and at the same time there is an increase in the purchase of non-durable essential goods. Maslow's higher needs are therefore typically postponed to sometime in the future (Black & Cusbert, 2012).

Even though it has been argued that only the bottom needs are in focus during a crisis, we can also look at the highest need of self-actualization. According to the Danish businessman Jesper Kunde, the consumers have a bigger and bigger desire to fulfill the top need of self-actualization. The reason is that most of the consumers have fulfilled the basic needs, and they are not in focus anymore. These have been a stepstone to the higher values in the pyramid. Values as time and spending time with the family are more in focus now (Hornemann, 2007).

Maslow has been criticized for his model on several aspects. One of them is the lack of social connection. It has been argued that none of the needs can be fulfilled without the connection to other individuals and in collaboration with others. For example, the feeling of belonging to a group can create the sense of security.

Another critique point is that needs cannot be organized in a hierarchy as they are an interactive and dynamic system (Denning, 2012).

Maslow's theory has also been criticized by Hofstede. Geert Hofstede's theory of cultural dimensions defines the national culture of countries within six distinct categories. The categories are power distance, individualism vs collectivism, masculinity vs femininity, uncertainty avoidance, long term orientation vs short term orientation and indulgence vs restraint (Geert Hofstede, u.d.). Hofstede's criticized Maslow's theory of being ethnocentric. He argues that social and intellectual needs vary for people raised in individualistic or collectivistic countries. Maslow's point of view arises from his own country, which is the USA, and therefore an individualistic society according to Hofstede. In an individualistic society the needs are self-centered (Psychotherapedia, 2011).

The impact of media

As social media is a gate to endless amount of information and reactions, the theories of social media will be used to analyze if the reactions and actions of the consumers have been affected by the social media.

Social media is computer-based and internet-based technology that facilitates the sharing of ideas, thoughts, and information through the building of virtual networks and communities. As the internet is the channel, communication and information are shared rapidly (Dollarhide, 2020).

One of the things social media can be used for is digital word of mouth. Digital word of mouth is when news and messages spreads to the rest of the network very quickly by the use of social media. These news are normally something entertaining or out of the normal (Solomon, Bamossy, & Askegaard, 2016).

Social media plays a big role in forming public opinions (Yang et al. 2019). Social media has the power to inform, misinform and create panic rapidly through headlines. In crises situations the power of social media to form opinion becomes even stronger (Ghassabi & Zare-Farashbandi, 2015).

According to (Kilgo, Yoo, & Johnson, 2019) the media contributes to enhance anxiety by provoking fear, because it will draw more attention to the platform.

Even though the social media is an influential source of news, the national news channels are still the primary platform to gain information when it comes to health and security (Dry & Leach, 2010).

To see how social media has impacted on consumer behavior during a health crisis situation, we can compare with the Ebola crisis in 2014-2015. In the beginning the crisis was referred to as a regional crisis. Later it became an outbreak and then portraited as a threat. When it was "just" a regional crisis no change of consumer behavior was shown.

When WHO labeled Ebola as an emergency of international concern in August 2014 "only" 225 articles were written about it. When it then was portraited as a threat to domestic security in UK 824 articles were written about the topic and changes in consumers behaviors were shown (Pieri, 2018). Behaviors as panic buying and herd mentality were not seen before the first death occurred in the USA. Hysterical and fear enhancing media coverage impacted these behaviors (Loxton, et al., 2020) Social media generate a huge amount of word-of-mouth data. The COVID-19 pandemic has increased the use of social media such as Facebook, Twitter, Instagram, WhatsApp and zoom (Sheth, 2020).

Digitalization

Digital appliances and channels are already a big part of our lives. The theories will be used to analyze how digitalization is used and developed in times of crises.

Even though the COVID-19 pandemic has only been in our lives for around one year, researchers have made observations about how it has affected some areas of our lives. The acceleration of digital technologies is one of them (Lio & Lin, 2020).

The impact on brick-and-mortar stores versus online stores will be limited as long as the online stores do not have a way to replace the experiential aspects that the consumer get in stores.

Although it is suggested by some researchers that the brick-and-mortar stores will perhaps become a venue for marketing and display purposes rather than locations of purchase (Burt & Sparks, 2003).

When it comes to the choice of stores, research has showed that the consumers tend to purchase their products from a wide range of different retailers in order to meet their household demands (Clarke, et al., 2006).

In addition to that, consumers will also deselect stores that do not live up to their changing lifestyles, needs and values (Hogg, Banister, & Stephenson, 2009).

The pandemic and the lockdown of the society has forced the consumers to change the way they purchase, the way they behave and the way they live their lives. Therefore, it is likely that the new behaviors that are adopted both by retailers and consumers will follow and become the new-normal even after the end of the crisis. As an example, online grocery shopping is used more and more, and retailers have to redefine their business model (Roggeveen & Sethuraman, 2020).

Before the pandemic, consumers might have chosen their preferred store on the basis of price, engagement and loyalty, but the situation of the COVID-19 pandemic has changed these requirements. Now consumers might choose their preferred store to do their shopping on the basis of cleanliness, the availability of using hand sanitizer, and if it is spacious enough to keep the recommended social distance (Roggeveen & Sethuraman, 2020).

Most habits will probably go back to how they were before the COVID-19 pandemic, but the universal law of consumer behavior regarding habits describes that when a habit is given up, it always comes back as a recreation or hobby. Hunting, fishing and cooking are examples of some of the habits that were necessary to perform in earlier times in order to survive. These are not necessary for survival purposes anymore, as all the products and services can be bought, and the consumer can have more time doing other preferable activities. When people go hunting or go fishing it is for the purpose of entertainment and is done as a social activity. The act of grocery shopping in physical stores might in the future become an outdoor activity or hobby instead of a necessity, as other alternatives that are more convenient and accessible are discovered during the

pandemic and the lockdown. The consumers might also have experienced that other habits as working at home or studying at home is easier. As an example, prior to the pandemic people mostly worked in their offices, but if it was not possible, they could work at home. This might change to employees mostly working at home, and then only showing up in the office for specific occasions that cannot be performed at home (Sheth, 2020).

According to (Sheth, 2020) we should expect a change in consumer behavior connected to the acceleration of new technologies as a consequence of the COVID-19 pandemic.

Sheth (2020) has also made a notion about the discovery of talents. As a result of the lock down, the consumers have made more time at home and this has led to their discovery of new talents. This can be cooking new meals or performing sports and social activities in new ways as for example on online platforms as Zoom and Teams.

New habits can be generated through three factors: Public policy, technology and changing demographics. These factors lead to changing behavior and thus changing consumption.

Public policy is when governments implement new law and regulation to change the behavior of the consumers. This can for example be testing at the airport before boarding or wearing masks in the public.

Technology has transformed consumer behavior significantly. Wants are made into needs through digital technology and the new devices become a part of the integrated family budget next to food and clothing. A phone is for example a necessity now, compared to before.

As a result of the changing demography people get older, more and more women are a part of the workforce. The family does not spend as much time together as they used to, hence why shared consumption is minimized, and individual consumption is maximized. As an example, all the members of the household either has a cell phone or a tablet (or both) and they sit individually and engage in social media. Compared to before the acceleration of digitalization where the whole family was gathered in front of one television (Sheth, 2020).

Research from 2014 has showed that the typical consumers that purchase groceries online are typically families with children and aged between 25-34 (Mercer, 2014). Further research has also

showed that major events in consumers lives triggers and makes the entry for online grocery shopping. These changes can be illness or changes in the family (Hand, Dall'Olmo Riley, Harris, Singh, & Rettie, 2009).

As a side effect of the COVID-19 pandemic, there has been an increased demand for online purchases of fresh food, and it is gradually becoming a norm across the world. Even though the demand has increased, the consumers are still concerned about the two factors concerning freshness and food waste (Yu, Sun, Solvang, & Zhao, 2020). When the consumers normally go to brick-and-mortar stores, they can psychically and visually look at the products can feel them. This is not possible when the products are delivered to you, so you cannot control the freshness of them (Song, et al., 2016).

When consumers chose to purchase products online there are two major factors that they found important – packaging and delivery. The modern consumers are more interested in food products that make use of sustainable packaging and delivery systems, and especially recyclable packaging systems (Hu, Fan, Huang, Wang, & Chen, 2018), (Chen, Chiu, & Chang, 2019).

According to Gutberlet et al (2013) over 33 % of the consumers have stated that the packaging and the opportunity to recycle is more important for them when they order food online. Furthermore 13 % of the consumers would wish that the online food platform provided information about their packaging material (Quartey et al. 2015).

As the market for online purchasing of grocery and household products increase, current studies still show that consumers prefer to go to brick-and-mortar stores to see, smell and feel the products before buying them (Lio & Lin, 2020).

Consumer responsibilization

The COVID-19 crisis has been followed with a wide range of requirements and guidelines stated by the authorities. The theory will be used to analyze how the consumers react when a specific behavior is referred to as a rule or as a guideline.

Consumer responsibilization is the study about how consumers accept or reject personal responsibility for the consequences of their actions (Bajde, 2020).

Consumer responsibilization derived from the neoliberal mythology of shared responsibility. Neoliberalism does not assign responsibility to the state or corporations but puts an emphasis on the responsibility of the consumer (Giesler & Veresiu, 2014). The consumer or the individual has a moral quality that is based on their assessment between pros and cons of a certain behavior or act compared to an alternative act. Because the individual acts on free will all consequences connected to that action will belong solely to the individual (Lemke, 2002).

Regarding consumption there are four processes where the responsibility is shifted from the authorities and corporations to the responsible consumers.

The four processes are personalization, authorization, capabilization, and transformation – the so-called PACT routine. The processes describe how consumers are reconstructed as free, autonomous, rational, and entrepreneurial subject who draw on individual market choices to invest in their own human capital. In this way there is no need for intervention from higher powers (Giesler & Veresiu, 2014).

Personalization defines the consumer's individual desires, aspirations and choices and puts it in a contrast between the responsible and the irresponsible and immoral consumer.

Authorization uses the knowledge from economic, psychological and other scientific knowledge to define the responsible consumer as a moral accepted person.

Capabilization develops the market with products and services that are aiming at the consumer to self-manage and act responsible.

Transformation is the final step where consumers have changed their mindset and are transformed into their new moralized self-understanding (Giesler & Veresiu, 2014).

Responsibility can be divided between personal and collected responsibility. Individual or personal responsibility is often based on the availability to connect to the emotions of other individuals such as fear, pain, and suffering.

As individuals we are encouraged and advised by the government and other influential persons and institutions to act responsible and show community spirit. This form for responsibilization should not stand alone, and the government should still interfere with necessary actions.

According to the New York commentator Charlie Warzel, a reason for why we are being encouraged and advised to behave in a certain way is to avoid cost and duties of political and collective. In this way responsibilization is a responsibility that is shifted from governments and corporations to consumers and individuals (Bajde, 2020).

Governments and corporations can opt to change the population's behavior in two ways – either by implementing restrictions and laws, or by soft nudging that encourages the individuals to act in a certain way (Bajde, 2020). These two methods of trying to control behavior have both negative and positive sides.

The nudging method is when the government recommends the population to behave in a certain way without stating it as restrictions. In this way it is the individual's own responsibility to follow the recommendations and change their behavior. The nudges are for example, wash your hands, keep distance, stay at home and self-isolate if you have symptoms.

The nudge theory was popularized the behavioral economist Richard Thaler and political scientist Cass Sunstein. This theory uses information about our mental processes to change our behavior by coxing and positive assertations (Yates, 2020).

The nudging behavior is not a requirement, but it appeals to people's feelings, and relying on them to act responsible and to protect the elderly and the ill. This method can be good as the government does not use many resources to make sure the population complies with the rules. The method can also work poorly as it will only be recommendations and not everyone will feel the need to comply with these recommendations (Bajde, 2020).

When governments implement restrictions and laws, the population is forced to comply with these rules or else they can be fined by the police. This method can be necessary to make sure that the population changes behavior rapidly in situations where it is evaluated that it will endanger the society if it is not implemented as rules. The method can also have a negative effect as the population will react negatively to being forced to comply with laws and rules and act in a certain way. The attitude towards the government can be affected negatively and they will not be so popular in the eyes of the population.

If governments set in too soon with laws, lock downs and restrictions the concept of "fatigue" would set it. When temporary rules and restriction are prolonged and last for a longer time than expected the population get tired of the rules and find ways around it (Yates, 2020).

In times of crisis, and especially economic crisis, consumers play a crucial role in order to keeping the economy running. If the consumers do not buy products or services, the demand for the products and services will disappear or be reduced and production must then stop, which leads to bankruptcy and shutdown of businesses (Solomon, Bamossy, & Askegaard, 2016).

Findings

Corona and everyday consumer practices

The development of the COVID-19 pandemic in Denmark

The COVID-19 virus is an airborne virus that is transmitted through the respiratory tracts. The transmission of the virus is mainly happening when an infected person is in close contact with other persons (WHO, 2020).

The virus can transmit by the ejection of droplets from mouth or nose. This can happen when a person speaks, sneezes, sings or breathes heavily. The receiver can then catch the COVID-19 virus through their mouth, nose or eyes which can happen when the persons have less than 1-meter distance between them (WHO, 2020).

Besides the transmission of the virus when persons are in close contact, the virus and also spread after the infected person has for example sneezed in the hands and then touches a surface. Another person can then touch the same surface and touch their mouth, nose or eyes with their hands and then transfer the virus into their bodies (WHO, 2020).

The difference between other virus infections and the COVID-19 virus is that people that are infected with the COVID-19 virus do not see the symptoms right away. Some persons never have symptoms, but they still have the virus inside them, and they can spread it to others (WHO, 2020). With this information in hand the Danish government set in quickly to slow down the spreading of the virus.

Below I will point out events that have had an impact for consumers, their buying habits, and the change of the everyday life. Other events and restrictions have not been relevant for this case.

COVID-19 has developed very rapidly throughout the last year. The first case of an infected person happened in Wuhan, China December 2019 (WHO, 2020). It did not take long time before it spread to the rest of the world and reached Denmark 27/02/20 where we saw the first person infected with the COVID-19 virus (SSI, 2020).

The Danish government paid an increased amount of attention to the situation. They had seen how fast the disease had develop in other countries, and how much pressure it had put on the health system. The high number of infected persons had put so much pressure in some countries that the hospitals could not keep up with the increasing demand for treatments (Frederiksen, Pressemøde den 6. marts 2020, 2020).

Denmark wanted to avoid getting in a situation like this, so they acted quickly by implementing strict restrictions.

6th March 2020 was the day were the first restrictions were implemented. The government banned gatherings with more than 1000 persons, and it was advised not to travel to countries where the number of persons infected with COVID-19 was high (Frederiksen, Pressemøde den 6. marts 2020, 2020).

11th March was a date that is rememberable for most of the Danish citizens. The government implemented a series of restrictions in order to slow down the negative and rapid development of the disease. They had to implement these restrictions immediately to make sure that the health system and the hospitals would be available and have enough capacity when the population needed them.

The restrictions were temporarily valid for the following two weeks. It included that all educational institutions would close. Students were sent home, and all employees at public institutions (not the institutions and employees that performed critical functions) were also sent home but were still obligated to perform their work at home if possible.

All free time activities were shut down, and the assembly ban was reduced to maximum 100 persons (Frederiksen, Pressemøde om COVID-19 den 11. marts 2020, 2020).

The following days were followed by a number of press releases by the government and the health authorities with breaking news and the implementation of further restrictions.

14th March the Danish borders closed (Frederiksen, Pressemøde den 13. marts 2020, 2020).

15th March the government promised 75 % compensation of wages if the companies did not fire their employees due to less work because of COVID-19 (DanskErhverv, 2020).

17th March the Prime Minister recommended the Danish citizens to do their shopping online instead of going to physical stores. The recommendation was made to avoid long ques and crowded stores. At the same time a number of restrictions for the stores were announced; Hand sanitizers or hand wash had to be available in all stores. The stores had to have sufficient space so it would be possible for the customers to keep distance and not get too close to each other. All indoor activities had to shut down. This included for example the restaurants and the fitness centers (Frederiksen, Pressemøde den. 17. marts, 2020).

Twelve days after the big lock down of the Danish society (23rd March) the government announced that it was necessary to extend the restrictions to 13th April (Frederiksen, Pressemøde den 23. marts 2020, 2020).

30th March we could see that the restrictions had had a positive effect, as other diseases as for example Influenza was significantly decreased (Frederiksen, Pressemøde den 30. marts 2020, 2020).

On 6th April we could already see that the citizens were not so serious about the restrictions anymore. The Prime Minister recommended the Danish population to support the local business like for example ordering take away, now when they could not dine at restaurants (Frederiksen, Pressemøde den. 6. april 2020, 2020).

11th May the whole retail market could open again, and more employees could go back to work and work in the offices instead of working at home (Ritzau, 2020).

The following weeks more and more activities re-opened in the society. Some of them were re-opened to help the Danish cultural and tourism sector as they were some of the sectors that were affected majorly because of the closed borders and travel restriction.

Over the summer the travel restrictions were eased, so the citizens of some countries could visit Denmark, and the Danish citizens could travel to some EU countries with low number of infected persons (Frederiksen, Pressemøde d. 29. maj 2020, 2020).

The further opening of the society had its costs and after the summer the number of infected persons in Denmark increased rapidly. The government had to interfere to slow down the negative development. As a result, a requirement to wear face mask in public transportation was implemented as of 22nd August (Frederiksen, Pressemøde d. 15. august 2020, 2020). The development was still going in the negative direction so as pr. 19th September further restrictions were implemented. All restaurants and bars had to close at 10 p.m. and all guests and employees had to wear face mask when standing up.

Once again, all employees were recommended to work at home and all citizens were advised to limit social interactions (Frederiksen, Pressemøde 18. september 2020, 2020).

As of 29th October, both employees and customers in stores had to wear face mask (Frederiksen, Statsministeriet, 2020).

Further restrictions have been implemented after this date, but I have chosen not to include them in order to avoid misleading results as the interviews were conducted in the end of October/start November.

Guidelines for stores

The government and the health authorities made a number of guidelines for the stores so the consumers could do their shopping without the risk of getting contaminated with the COVID-19 virus.

First of all, there are posters made by the authorities with information about how to prevent the spread of the disease. One of the posters have information about how to prevent the infection. The posters show pictures of how to sneeze in your arm, to wash your hands or use hand sanitizer, to self-isolate if you have symptoms, to not shake hands, to clean thoroughly and frequently and to keep distance (SST, Prevent infection, 2020).

Another poster informs the consumers to not enter the store if they have symptoms (SST, STOP! Har du symptomer?, 2020). Since the mask requirement has been implemented there have also been posters in the entrance saying that you should wear a mask in this store (SST, Her bruger vi mundbind, 2020).

Before entering the store, the consumers should also be able to see signs that indicate the maximum number of customers that can be in the store with the new requirements. Most places have the

requirement of 4 m² per customer (DanskErhverv, 2020).

When entering the store there should be the possibility to sanitize your hands or use gloves. Hand sanitizers can also be placed in several areas of the store.

As there are areas where possible queuing can occur, there should be marks on the floor marking how much distance there should be between the customers.

It was recommended for the stores to put up plexiglass walls between the person sitting at the cashier and the customer, and also to have dividers between the customers when they pack their groceries.

Only one member of the household at the time was urged to do the grocery shopping (DanskErhverv, 2020).

COVID-19 impact on shopping

The COVID-19 pandemic has impacted the stores and the shopping behavior of consumers in significant ways.

The COVID-19 virus showed its face in Denmark for the first time 27th February 2020 where a male who came back from a holiday in Northern Italy was contaminated. Already 11th March 2020 the Danish government and authorities announced that the Danish society, and most of its activities had to shut down in order to control the speed of the spreading of the virus. This resulted in the closing of all unnecessary activities in the society. Shops, restaurants, schools and public institution were shut down and the ones that could, had to work from home. The main lockdown lasted around one month before the government announced that it was safe enough to slowly reopen the society and its activities again. During the lockdown businesses in the service industry as restaurants, hairdressers, and entertainment suffered a major loss, but the government was ready to help them financially so the negative impact on their revenue would decrease.

While the lockdown had a significant negative impact on many stores and businesses as they had to be closed, the COVID-19 lockdown had a positive effect on the grocery stores. Grocery stores and pharmacies were the only stores that could stay open as usual, but they had to implement a number of rules in order to keep their employees and their customers safe.

The government together with the health authorities came out with guidelines for the shops and stores, which they had to implement immediately. In the first round of the lock down it was only

valid for the grocery stores and the pharmacies as they were the only stores that could stay open. When the other stores opened up again, they also had to implement the guidelines in order to stay open (DanskErhverv, 2020).

Panic buying, herd mentality and hording

This section will answer the first sub question in the delimitation regarding how consumers experienced and reacted to the confusion, uncertainty and threats of the COVID-19 crisis. It will particularly focus on the first period of the crisis where Denmark locked down for the first time, and the immediate reaction to it will be analyzed.

As explained earlier, the theories of panic buying and herd mentality are closely related, so they will be used in connection with each other in this section.

The section will first introduce how the hoarding and panic buying situation started, later survey answers and newspaper articles explaining the situations will be describes. The interviews will add a deeper additional information about the situation, and the Facebook post will supplement with relevant experiences from the consumers. For each sub section relevant theory will be applied to the statements.

The lockdown of Denmark was rather comprehensive and affected everyone in the country in one way or another. Some had to stay home and work. Others still had to go to work as they were in critical positions in the society. They were also marked by the shutdown as the way they worked had to change. They had to implement several rules and guidelines in order to do their job effectively and protect themselves from the virus. Some of the consumers did not react dramatically as they believed the situation was under control, while others reacted heavily as they were filled with a feeling of fear of the unknown.

The consumers purchased several kinds of products but most of them were lasting essential goods.

Henry: All kind of basic colonial goods. Canned tomatoes and picked cucumbers. We received some numbers from Germany to see what it was all about. So, everything basic boring products. Things like rice and pasta that can be consumed all the time and have a long shelf life in the homes of the consumers as well (Henry, 2020).

The district manager from Netto stated which products they had extra of in their storages, as they had experienced from their affiliates in Germany which products the consumers purchased larger quantities of. The statement also goes in line with which products the consumers actually purchased. In addition to that, products as diapers and infant formular were purchased by people who had infants.

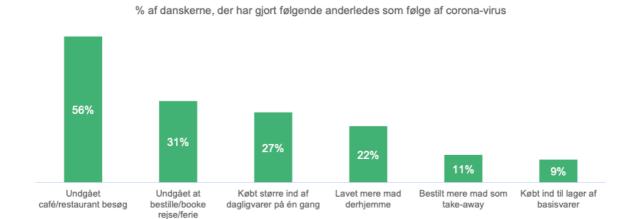
11th March 2020, the Danish prime minister announced that Denmark had to shut most of its activities down in order to reduce the spread of the Covid-19 virus. She announced that no more than 100 persons should be assembled at one place.

The prime minister said clearly; "We are not in a food crisis. There is no reason to hoard rye bread and toilet paper. Not tomorrow either" (Frederiksen, Pressemøde om COVID-19 den 11. marts 2020, 2020).

The prime minister also later directly encouraged the population to purchase products online in order to avoid contact with others (Frederiksen, Pressemøde den. 17. marts, 2020).

The media agency groupM conducted a survey among 1000 people between 20th and 23rd March regarding the behavior of the Danes during the Covid-19. The survey shows that 27 % of the respondents chose to buy big numbers of groceries at once because of the Covid-19 situation (GroupM,

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group^m

In spite of that, the Danish consumers still rushed to the supermarkets immediately and hoarded as many products as possible. At the same time the social media were bombarded with pictures of empty shelves and long queues at the supermarkets. People were surprised by this action by the Danish citizens and the hoarders were shamed.

The newspapers tried to find a reason for the hoarding. At a first glance the Danish society is seen as a civilized society but in crisis situations we act like any other human being and react to our instincts.

The Australian risk expert Brian cook explains that the hoarding of for example toilet paper is a cheap way of doing something active, and it makes us feel like we are making an effort to improve the situation (Zagorsky J. L., 2020).

The theory of zero-risk bias can be used to explain hoarding. The theory explains a situation where we try to eliminate a small superficial risk instead of doing something that can decrease the overall risk. Our brains prefer to eliminate a risk completely instead of reducing a risk, even though the second option would make a greater difference. The risk of running out of toilet paper is a small risk, but it is a risk we can do something about, so we do huge purchases of the product. The risk of eliminating the Covid-19 virus is a bigger risk and it seems more unmanageable, so we tend to do something about the small risk instead.

The hoarding was a phase that did not continue for a long time. The newspapers and the government made clear that Denmark is not in lack of supplies in terms of everyday products, and therefore there was no reason to hoard. The consumers could see that the shelves in the supermarkets were filled up again, and they trusted the words from the authorities saying that we have enough supplies (Hagemann-Nielsen, 2020).

After conducting the interviews, I found out that hoarding and panic buying was not something that had a major impact on the interviewees. Some of them described that they did buy a bit more than usual, but there was not a major difference.

Interviewee Ayshe is a 41-year-old female. She has three kids aged 9 years, 5 years and 9 months and is currently on maternity leave from her job as a civil engineer.

Ayshe: We had actually bought a bigger number of groceries before the main lockdown.

Rangin: So you had seen it come?

Ayshe: Yes, for some reason. Maybe it was an intuition. We did not hoard toilet paper because we know that you can use a watering pitcher instead, but I was more nervous about milk for my child—the baby. I bought plenty of those because I could not give him any other food, so I was most nervous about that. Generally, we buy big amounts of rise and flour because we eat it every day. So, we buy a bit more of that now than we have used to. It was not like we had the storage filled up, but if we normally bought one package, we buy two now (Ayshe, 2020).

In line with the theory by (Yoon, Ram, & Myung, 2017) (Yuen, Xueqin, Fei, & Li, 2020) describing that one of the reasons for panic buying is the fear of shortage, Ayshe, made sure that she had enough formular for her baby in case of it would be sold out everywhere. The theory lacks information about how the composition of the household affects the behavior. Perhaps a household with one single person would not act the same way as a household with a family with small children.

One of the Facebook users described that she purchased the same amount as she always did, which was a big amount once a week for five persons including a baby. She had to go to three different stores to get three packages of diapers. She received a lot of negative comments as "how can you be

so shellfish" or "they told us to not hoard" from the other customer. One of them talked with her own daughter loudly and said that this woman should be ashamed of herself, and she is a bad role model for her children. The person in question had enough and told them to be quite as they did not know how the situation was. There have been several examples of similar cases where people have purchased the same amount as usual but have been shamed because of it (Appendix 4).

In accordance with Maslow's hierarchy of needs and research made about crisis situations, consumers tend to focus on fulfilling the basic needs (Forbes, 2012).

Interviewee Ayshe and the Facebook users did focus on fulfilling the basic needs of formular, rice, flour and diapers when fearing the storage of these products due to COVID-19 crisis.

Another point of view of panic buying, hoarding and herd mentality is seen from interviewee Derya is female, 27 years old, married with no children, is a thesis student and has a student job.

Rangin: Did you buy big number of groceries the day the lock down was announced?

Derya: This is what happened the day where we first found out about it. I was at our local mall in Vallensbæk. One of my friends on Snapchat sent me a picture where the text said "Denmark is shutting down". It was the only thing I saw. I thought fuck, I need to buy some things then. So, I went to the store and bought potatoes, canned food and things like that. I also needed things as milk and things like that. Out of the sudden, 10 minutes before Rema 1000 is closing, there are four long ques all the way down to the milk. All 4 cashiers were open. It was really chaos. I thought wooow. There were not so many people in the beginning, but I could feel that everyone where panicked, so I also got anxious and panicked because everybody else did. I thought shit what is going on. So, I also had to buy all sort of things (Derya, 2020).

In accordance with research made by (Yuen, Xueqin, Fei, & Li, 2020), social psychology is one of the key factors that trigger panic buying.

Social psychology is when consumers are influenced by the actions and opinions of larger groups, communities and governments. These groups guide a behavior, and the consumers react according to the groups.

As Derya described what she experienced 11th March there are indications of social psychology. She saw how the big group of people entered Rema 1000 and hoarded many products, and she felt that she also had to do the same.

In accordance with the theory about herd mentality made by (Brooks, Capra, & Berns, 2012), in times of crises, consumers tend to imitate the purchasing behavior of others, instead of following the governments recommendations.

In line with the behavioral researcher Pelle Guldborg Hansen that explained, that when we as humans see many other humans do an action, we think the action must be right and we are afraid to miss out on something if we do not act the same way. Derya also explains that she bought more products as she saw the other customers doing it.

Derya reacted upon the Snapchat message she received from her friend showing the headline "Denmark is shutting down", which is an indication of digital word of mouth (Solomon, Bamossy, & Askegaard, 2016). The social media is in this case used to inform but also to create panic (Ghassabi & Zare-Farashbandi, 2015).

These were some of the statements from the interviews with the consumers. The Facebook post provided further statements regarding the subject of hoarding, panic buying and herd mentality.

"My husband got affected by his sister in Germany. Germany had shut down their stores and there was not any flour, pasta, sugar, oil etc. on the shelves. That is why my husband also thought this would happen in Denmark. That you were not allowed to go grocery shopping in the longer term. He bought 7 bags of flour, several packaged of pasta etc. I had to buy a new cupboard. The first day he came home with 12 grocery bags. The next day 4 bags, and the 3rd day also 3-4 bags. We of course ate it all besides the flour. I also think that you get affected by each other when you are in the supermarket" (Appendix 3).

Again, this action made by the husband of the Facebook user above is a sign of herd mentality even though it is from another country.

When looking at the retailer's point of view, they also got affected by Germany. The district manager from Netto explained that they received information from their affiliated in Germany where they had seen how the consumers had horded products, and which products the specifically

bought. With this information in hand, Netto also prepared for the lockdown and the hording by filling up with extra products in their storages (Henry, 2020).

Another Facebook user stated that they normally do their groceries for one week at a time, but they chose to purchase groceries for two weeks to avoid going to the stores so often (Appendix 5). The district manager from Netto had also observed a similar behavior: "For the first 3-4 weeks we could see that the consumers listened to the request from the government and shopped more rarely, but in bigger amounts. So, our average stream of customer decreased, but our general average sales increased (Henry, 2020).

As explained by the behavioral researcher Pelle Guldborg Hansen, some of the people did think rationally and bought more products but fewer times in order to avoid going outside, and to protect themselves (Bruun, 2020).

As seen at the above statements, all of the consumers bought essential products that are at the bottom of the pyramid of Maslow's hierarchy of needs. This goes in line with how consumers have reacted in previous crisis situations, as they all tend to buy products that are essential for their survival. One can also argue that the consumers purchased the product in panic because it was their basic survival instinct kicking in.

Most of the statements from the Facebook post described that they did hoard, but they regretted it quickly as they saw the shelves in the stores getting filled up again.

Some of the Facebook users chose to write to me privately. They did panic buy, but they did not wish to talk about it in public, as they were afraid of the shaming. Some of them did it because they had children, and they did not want the children to be out of food. Others did it because the situation reminded them of when a country is in war that would have lack of supply.

Many of them stated that they got affected by pictures being distributed on social media, and by seeing people panicking in the stores. (Appendix 6)

The shaming of the hoarders has had such a great impact on some persons that they thought more about what to buy. An example is the interviewee Randi. She actually needed toilet paper a couple

of weeks after the lockdown, but she felt it was wrong to buy more than one package even though they were on sale (Randi, 2020).

The findings have showed that there have also been positive side effects of the panic buying situation.

Some of the respondents from the Facebook users stated that they bought larger quantity of groceries in order to avoid going outside and taking care of themselves at home.

Others changed their shopping habits. One of the Facebook respondents stated that she used to do groceries in several stores on a daily basis. Since the COVID-19 situation has entered the Danish society she makes a weekly meal plan and plans which stores to go to. In this way she now saves money on groceries and she has continued doing so since then (appendix 5).

As the number of contaminated persons started rising again in August, the management of Nemlig.com anticipated that the consumers would buy larger quantities again as they did during the primary lockdown in March. They prepared themselves by hiring even more employees than they already had (Nemlig.com, 2020). The collected data from the conducted interviews did not show that the consumers started buying online or buying larger quantities in the second phase of the lockdown. It can be argued that Nemlig.com may have expected another round of the panic buying situation, but the consumers had learned from their mistakes and they did not change their shopping habit in the second round of the crisis.

Sub conclusion

Based on the analysis of the theories about herd mentality and panic buying, and the collected data, it can be concluded that the hoarding phenomenon was happening, but it was not such a big issue as it looked like in the media, and it stopped after a few days. The herd mentality and the fast spreading of information through media and social media has been the main reasons for why consumers panic bought without thinking rationally.

The choice of shopping channel

This part of the analysis will focus on the second sub question within the research question regarding how digitalization has been accelerated by COVID-19. Digitalization within grocery shopping and within everyday consumption will be analyzed.

The uncertain situation of Covid-19 and the lockdown of Denmark made many people shop online instead of going to stores.

The COVID-19 situation has affected the way the consumers do their grocery shopping in several ways. This analysis will look at whether the consumers have chosen online services instead of the traditional brick-and-mortar stores, which online services and why.

The analysis will also look into the choice of the specific brick-and-mortar stores and if COVID-19 has had an impact of that choice.

According to the yearly E-commerce survey made by Dansk Erhverv, only 3 % of the total amount of grocery shopping has been made online in 2019 (DanskErhverv, 2020). The big question is if the Covid-19 crises has changed that for 2020.

Through the interviews I have become familiar with three different channels of shopping – the traditional brick-and-mortar stores where the customer goes into the store and pick and buy the products. The online service with home delivery – where the consumers enters an online channel and orders products that get delivered by the doorstep. And the last channel is pick and collect – where the consumers orders the desired products through an online channel, drives to the store's parking lot and receives the finished bagged products in the trunk of the car.

The discount chain Rema 1000 has their own delivery service called Vigo. Through their app customers can order products, and other people can then buy it, and deliver it to them and get paid for it. The sales made through Vigo increased by 50 % the day after the prime minister had the speech about shutting Denmark down.

This shows that the citizens wanted to help the ones that could not go outside themselves (Olesen, 2020). The interviewees have not used this service so I will not go further into the subject. Within the online home delivery service there are different players on the market. The ones that have been mentioned through the interviews are Nemlig.com and Coop. The pick and collect service is referred to as BilkaToGo.

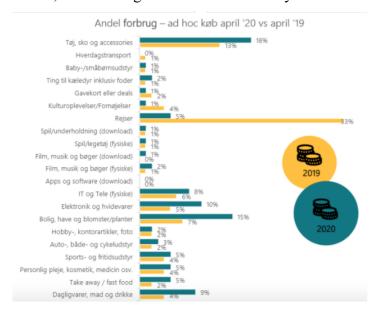
The number of new customers on Nemlig.com has increased by 108 % compared to last year which leads to a growth in revenue by 50 % for the first 6 months of the year compared to last year. In order for the company to keep up with the new demand, they had hired around 500 new employees. Most of the 500 new employees were still in the company in July, which shows that the new customers have been staying.

They deliver to a larger area of Denmark, they have more diverse products, and the products are packed throughout the day. Commercial manager Mikkel Pilemand expects the high level of activity to continue in the future (Ritzau, 2020).

The number of people who are infected with Covid-19 increased again around July and August. This led to further restrictions from the government. Nemlig.com came out with a press release saying that they needed 100 new employees more.

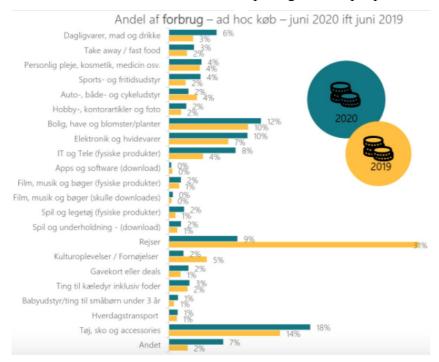
According to Stefan Plenge, CEO of Nemlig.com, the increased demand in the spring was because of the outbreak of Covid-19 and because many consumers were afraid of going to the stores and getting infected by the virus there. These new customers are still buying from Nemlig.com and even more customers have been entering (Nemlig.com, 2020).

Foreningen for dansk internethandel, FDIH, which is the Danish association for E-commerce, has conducted a survey with 1252 respondents about changes in consumption on the internet due to Covid-19. The survey shows data from April 2020 (Willemoes, 2020). The survey is made for each month, so the changes can be tracked easily.



As seen in the chart above, almost all of the categories have changed compared to last year. The respondents were asked which products or services they had purchased the last week, and how much they had spent on it. The Danish consumers spend 4 % on "Groceries", in April 2019, and 9 % in April 2020 which is more than double.

The same questions were asked in June 2020 and compared with the same month the year before. In June most activities and stores were open again, and people were not all staying at home.



Even Though the category of "Groceries" has fallen from 9 % to 6 % since April, the consumption of groceries bought online is still higher than last year when it was only 3 %.

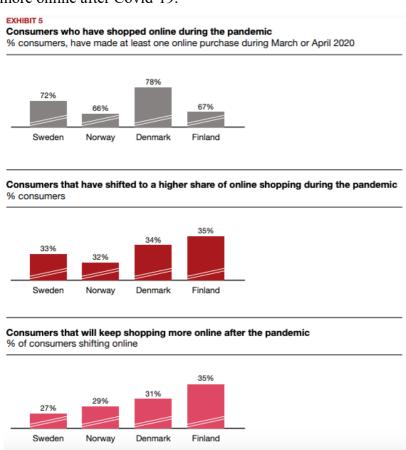
The survey shows that 52 % of the Danish consumers have purchased more products online because of Covid-19 and the majority of them (57 %) are families with children that live in the big cities. This result is for all the categories in total and not only groceries.

If we look at which groups of the consumers have bought most groceries it is the senior citizens. The respondents were also asked about the future. 11 % of them answered that they would purchase less products online after Covid-19 while 15 % of them answered that they would increase their online shopping after Covid-19. 73 % of them answered that they would go back to how they did before Covid-19. The ones that expect to increase the shopping after Covid-19 expect the consumption to be within the grocery category.

While many of the consumers chose to purchase their products online because of Covid-19, there was also a significant group of 44 % of the respondents that did not change their habits. There were several reasons for why they did not purchase more products online, but the most significant one was because they were concerned about the survival of the physical stores. The physical stores were already not doing so well because of online shopping alternatives, so if they lost more customers their situation would be very critical.

Strategy& and Norstat, which is a part of PwC have also conducted a survey about consumer behavior during Covid-19. The data is collected from 5.500 respondents between 16th to 30th April 2020, and is from Denmark, Norway, Sweden and Finland (Strategy&, 2020).

The survey shows that Denmark, compared to the other Nordic countries, is the country where the majority of the consumers shop online with 78 % (Holgersen, 2020). While Denmark is the country with most online purchasers, Finland is the country with the highest share of purchases during Covid-19. Finland also has the biggest number of consumers that stated they will keep shopping more online after Covid-19.



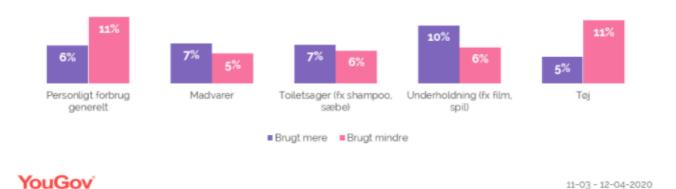
The Covid-19 pandemic has made new age groups enter the online shopping world. The biggest group of first-time online purchases are consumers ages 75+ which counts for 25 % of the first-time purchases. 63 % of the consumers aged 75+ which shops online now will continue doing it after the Covid-19 pandemic.

When it comes to groceries, the respondents have answered that they would go back to shopping in brick-and-mortar stores, while other categories as DIY products would continue online.

95 % of the respondents think that it is important to have physical grocery stores, but other stores are not important, and they can be online.

Forbrug på nettet

Hvordan har dine indkøb på nettet eventuelt ændret sig i de sidste 2 uger på grund af coronavirus (COVID-19)? Base: 1522

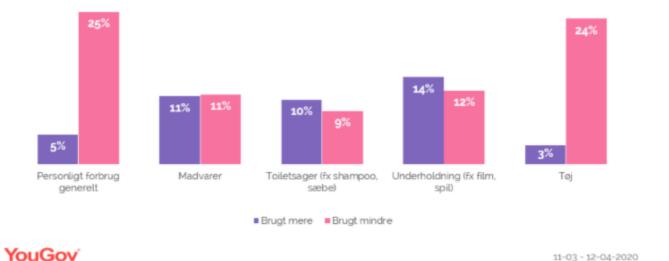


The YouGov survey shows that when it comes to online groceriy shopping, the consumption has increased from 5 % to 7 % after the shutdown of Denmark.

At the same time, the consumption of groceries from brick-and-mortar stores have stayed the same (YouGov, 2020).

Forbrug i fysiske butikker

Hvordan har dine indkøb i fysiske butikker eventuelt ændret sig i de sidste 2 uger på grund af coronavirus (COVID-19)? Base: 1522



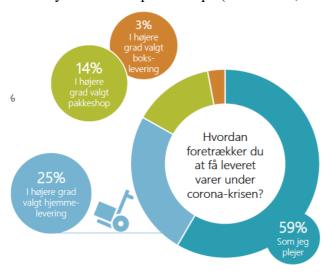
The GroupM survey which have been mentioned earlier follows the development of the consumers' behaviors' during Covid-19. The first survey was conducted in March 2020 and the next one in April 2020. The contestants were asked the same questions so the answers can be compared. In March only 5 % of the respondents answered that they bought groceries online, but in April this was increased to 7 % (Scheel, 2020).



The survey also shows that 35 % of the respondents stated that if they are going to buy products online in the future, it is crucial that the company has an easy accessible website and easy delivery. Because of that, many online companies have changed their shipping and return options, and stores that usually have not been online had to go online. The change of how we buy our products can

both be a challenge and an opportunity for the retailers. The consumers will quickly get used to purchasing almost anything online and get it delivered to the front door.

The survey from The association for Danish E-commerce shows that in 2019 41 % of the consumers chose to get their package delivered to a "pakkeshop" while 42 % chose to get it delivered to their home address. During the crises 25 % of the consumers have chosen home delivery instead of "pakkeshop" (Willemoes, 2020)



Interviewee Katrine is a 64 yar-old female, single, works as an IT consultant at Århus university hospital and has no children living at home. She started ordering groceries online as a reaction to the lockdown of the society.

Katrine: I wanted to try the ones who delivered. I started with Nemlig.com but I only did that for a couple of weeks, and then I went over to Coop, and I have stayed there ever since (Katrine, 2020). Katrine: I have purchased 90 % online. The last 6 months groceries have been delivered to me every Saturday (Katrine, 2020).

She stated that she originally orders groceries online from Nemlig.com, but quickly changed to Coop instead.

Katrine: There are two main reasons for why I switched. One of the is absolutely the quality of the products. And then the delivery mode and the packaging. If I ordered the products and I was not home, I got it in a cooling box, and I could then return it the next week. One of the reasons for why

I did not want Nemlig.com was because they use plastic bags. The bread was not fresh, but it was fresh at Coops (Katrine, 2020).

The study made by (Hu, Fan, Huang, Wang, & Chen, 2018) and (Chen, Chiu, & Chang, 2019) showed that consumers mainly choose the online channel judging the provider by delivery and packaging, besides the actual variety of the products. In accordance with that Katrine deselected Nemlig.com in favor of Coop because of their packaging material and how they deliver the products.

The research conducted by (Hand, Dall'Olmo Riley, Harris, Singh, & Rettie, 2009) showed that the switch from offline to online grocery shopping normally happens when there is a major change in the life of the consumer. As the COVID-19 crisis is a major change for the everyday life of everyone, this is most likely the event that has triggered Katrine to shop groceries online.

Zeinab is a 42-year-old female. She works as a lawyer, is married and has two children living at home. They are aged 13 and 9 years old.

She started using the click and collect service, BilkaToGo already back in January and has continued using it ever since. She had tried Nemlig.com before, but the quality was not as good as Bilka's (Zeinab, 2020).

Ayshe has a Pakistani background and they mainly cooks dishes from their own culture. She stated that they did not use the online grocery services as they could not get all kind of products through the service (Ayshe, 2020).

Derya is a 27-year-old female. She is married but has no children. She is a master thesis student, and she has a student job as well. She does not use online grocery shopping services, as she believes that it is not necessary as she has no children, there are only two persons in their household and they live close to the stores (Derya, 2020).

Torben is a 54-year-old male. He is single, lives with his 18-year-old son and works as an IT-manager.

He stated that he had bought groceries online before, but it was only in connection with bigger events as for example birthdays. As they did not celebrate big events because of the COVID-19 situation, they have not used the online grocery channels either (Torben, 2020).

Pia is a 44-year-old female. She is married, has an office job on flex time and has two children where one of them lives at home.

Pia: We have done our grocery shopping by ourselves. We have not done it through the internet. I like to purchase my groceries by myself. I want to see what I am buying, so I know what I am getting. It does not mean that I have touched 7 tomatoes, but you can still see what looks good. (Pia, 2020).

The research made by (Burt & Sparks, 2003) stated that the brick-and-mortar stores are not threatened as long as the online services cannot replace the experience the consumers gets by going to the store. In line with this theory, Pia preferred to go to brick-and-mortar stores as she got the experience of seeing the products and choosing the ones that looked most appealing. This is not possible through the online services.

The choice of brick-and-mortar stores has also been affected by the COVID-19 situation.

Katrine explains why she chooses to do her groceries in another town.

"It is like when I choose Superbrugsen instead of Fakta. You can measure the distance between two rows. The more space there is, the more room for a bigger variety of products. Plus, I can look at the products without other customers bumping into me." (Katrine, 2020)

Randi is a 26-year-old-female. She is married, has no children and works as a development consultant. Before COVID-19 she used to do her groceries in Rema 1000 which is a local discount store.

Randi: Instead of going to the local Rema, which is a smaller store, we go to Bilka in Ishøj, and we have done it in the evening. We do it because it is a bigger store, and there is more air between the customers and the shelves (Randi, 2020).

In line with the research made by (Roggeveen & Sethuraman, 2020), the consumers choose the stores based on other criteria than before. Similar to the research conducted by (Ballantine, 2013) about the Churchtown earthquake, the consumer chooses to go to another store because the crisis has made her feel unsafe in the store she normally shops at due to the limited space. Randi has been used to doing almost all her groceries in Rema 1000, but she does not feel safe doing that anymore because of the limited space.

The shopping experience has also changed due to COVID-19. As the government advised that only one person of the household went to the stores to do the grocery shopping, the whole way of grocery shopping has changed.

Pia: Instead of being two persons going into the store, only one went in (Pia, 2020).

Pia: We have limited it in the way that it is my husband who goes to the supermarkets and purchases the everyday necessities. And then it is very rare that I go out (Pia, 2020).

As a result of the lockdown, many employees worked at home. This has also impacted the frequency of shopping events for interviewee Torben.

Torben: I do groceries less times. Before I went every day. Now I try to do it 2-3 times a week.

Rangin: Is that to avoid getting in close contact with others?

Torben: Yes, and because you are not outside. Before I drove by on my way home from work. But now it is a conscious action to go out and do the groceries because you get outside of home. It is nice to get out and get some fresh air, but you think about if it could wait until tomorrow instead (Torben, 2020).

Torben outpointed another aspect of choosing the preferred store that I had not heard about earlier.

Torben: I have my list which I have written in advance.

Torben: The reason for why I shop in Rema1000 is - if I go to Lidl, they have these stupid spot products. Then you go and look at it and end up buying some sweater you never wear, and you just buy it because it is cheap (Torben, 2020).

Both Lidl and Rema 1000 are discount stores, but Lidl has a bigger section of spot products than Rema 1000. Some people like to have the opportunity to purchase these different products in their grocery stores, while others perceive it as disturbing and unnecessary. This can be related to if the shopper is a person who only buys the products they came to buy, or if they purchase by impulses. Torben is a person that only purchases products he has set his mind to purchase before he goes to the stores, so therefore he prefers a store like Rema 1000 where the spot section is not so eyecatching.

Sub conclusion

It can be concluded that the majority of the interviewees still purchase their products in brick-and-mortar stores. The reasons are the limited variety, and the absence of the experience of touching, smelling and seeing the products. Some of the interviewees do not think that it is necessary to shop groceries online, as there are good shopping venues close in the area, or they are not celebrating bigger events, so the need to purchase big number of products is not present.

Some of the interviewees do shop groceries online and are pleased with it. Although it has also been noticed that quality and sustainability are some of the criteria for choosing the right provider.

Digitalization

The conducted interviews showed that some of the respondent did switch and did their groceries online. Some of the respondents who did not do groceries online has started purchasing other products online as for example clothes, shoes and furniture.

An example from one of the interviewees is shown below.

Zeinab: It has totally changed. I am a online shopping queen now. You know with kids - they always need something. One of my daughters needed a pair of shoes in March. And it was just so easy! I was not used to shopping online before corona. I like to go into Magasin and look. But now it is just so easy to say; look in Zalando that is easier (Zeinab, 2020).

The digitalization aspect has not only been present regarding the purchase of goods.

As all of the respondents which were currently in a position worked at home, this has led to digitalizing the work experience. Computer systems as for example Microsoft teams and zoom have been used on an everyday basis. They have both been used for work related tasks, but also for social events and sports.

Pia: I think it is going to be something the companies would offer, but because of the social aspect they would still hold on to getting the employees into the offices. Maybe you could say that one could work at home two days a week or something. I think there will be more possibilities to work at home, and that the structure at the workplaces will be intertwined in different ways. It can also be a benefit for the workplace if some worked at home and some did something else. There would be more room between the employees which would mean less illness, and there would be more peace and quiet at the workplace (Pia, 2020).

Another example is from Torben:

Torben: It has been an experience to work at home, but I get more done at the office. I feel constrained by working at home to a certain degree. It is mostly bad to work at home. It is just so easy to take a cup of coffee and put a case away. I move to little. The positive aspect is that is gives me more peace to work at home. It has also given a better impression of what is necessary and what is not necessary. I am extremely lucky that I can work at home. I can almost do all my work from home (Torben, 2020).

As seen in the extracts above there are both positive and negative aspects of working at home. It is positive because it is more peaceful and quite at home - at least for the ones that do not have small children at home. It also enhances the capacities in the workplaces. It is also negative because the employees tend to become less productive.

When it comes to digitalizing the work tasks, all the respondents agreed that they believe working at home will be a permanent part of the way to work in the future. They still miss the social aspect of gathering at the workplace, but they believe that the future will be a mix of working at the office, and working at home, as they have discovered how many tasks that can be performed at home.

The interviewee Derya had another view of working at home:

Derya: It was so nice to work at home. Especially because I was so close to tell my manager that I wanted to resign or take a leave because I was so stressed with work. So, I wanted to resign, but then came corona and I could work at home, which was very nice.

Rangin: So, it made you stay?

Derya: Yes, but because I am introvert, so I like to sit at home. And there were not many guests coming over, so I really had a lot of peace, and I could use more of it. So, I actually think it is okay that the society is a bid closed. I became a bit sad when it opened again, and we had to go back into the office (Derya, 2020).

As Derya describes herself as an introvert person, she does not miss the social aspect of going to work in the office and meet the colleagues. She enjoys working by herself at home, and if corona had not made her work at home, she might have left her job because of stress.

As many persons have worked at home, this has triggered a rise in a different kind of consumption.

Henry: We have seen on our sales numbers that all the customer that had to work at home, have been used to eating lunch in the canteens at their workplaces. All of the sudden we have seen a rise in the sale of rye bread and cold cuts because there were 100.000 persons that had to eat lunch and home and not in a canteen (Henry, 2020).

As stated by the Netto manager, the consumers work at home and therefore they consume more lunch related products.

When it comes to social activities digitalization has also been seen.

Pia: My husband and son practices karate. They could not practice when everything was locked down. They were one of the first ones that started doing karate in teams (Pia, 2020).

Sofie: In the beginning we tried to do it over facetime, but it did not work out for me. It is couples dance and foot work. It is something you practice by yourself, but I do not think it is fun (Sofie, 2020).

As seen above, both karate and dance has been practiced online because they could not meet up in person and do it together.

Sub conclusion

It can be concluded that due to the COVID-19 crisis, many aspects of the everyday life of the consumers have been digitalized. Both groceries and other forms of shopping are switched from brick-and-mortar stores to online websites. The companies and the employees found out that most of the job can be done from work, and this might change the future of how people work. The consumers have been creative and used the digital media to still do their social activities as for example dance and karate even when they could not meet up physically.

How money has been spent

The COVID-19 crisis has changed the consumers' needs, and thereby also what they spend their money on.

According to Maslow's hierarchy of needs and the research made by (Forbes, 2012), in times of crises consumers tend to buy products to fulfill their basic needs. In the case of the COVID-19 crisis in Denmark, this has been true for the first period of the crisis. The consumers purchased essential goods as food and sanitation products. During the COVID-19 crisis it can be argued that only the bottom two needs of psychological and safety needs are in focus, while the others are not important at the time being.

The research conducted by Black & Cusbert (2012) showed that when consumers are in a time of crisis, they do not purchase durable luxury goods, and at the same time there is an increase in the purchase of non-durable essential goods. Maslow's higher needs are therefore typically postponed to sometime in the future (Black & Cusbert, 2012).

The economic situation in Denmark has been different than in some other countries, in the sense of the economic support from the government. The government payed 75 % of the salary if companies did not fire their employees because of the COVID-19 crisis (DanskErhverv, 2020). Because of this help, many companies kept their employees and therefore the consumers were not affected majorly in regard to their economic situation. The consumers still had their job and their regular income, but

now it was not possible for them to spend money in the things they used to spend money on. The borders where closed in many countries and the travel guides made by the authorities had been restricted majorly. Restaurants were only open for take away. Cinemas, amusement parks and museums where closed, and big parties and concerts were cancelled, so there were very limited events to spend money. All of the sudden the consumers actually saved money, and had more money on hand, but fewer occasions to spend them. This has led to that many of the consumers started doing projects in the household, which they would not have done if the crisis had not been present. A mix of more time on hand, and more money on hand has made these project possible.

Sofie: I am going to renovate my apartment for 280.000 kroners.

Rangin: And you are going to do it here during Corona?

Sofie: Yes.

Rangin: Will it be paid in rates?

Sofie: It is not to sound spoiled, but my father is going to pay for it because it is his apartment.

Rangin: So, it is also an investment for him?

Sofie: Yes. We had talked about doing it before, and my father told me to just look at it. I did not think that he was serious about it. If it had not been because of Corona we would probably have been waited. The it would probably not have happened now. But it had to happen at some time. Now I have time to do it and to put more energy in it, so it had made sense to do it now and not when I get a job (Sofie, 2020).

Even though it is Sofie's father who if financing the renovation project of her apartment, she would not have gone through with it if it was not because of the COVID-19 situation. The situation has made it difficult for her to find a job after graduation, so she is not in a position at the moment. Therefore, she has time to put energy in the renovation project.

Derya: We have saved more money so that is positive. There has not been any decrease in our income. It has been an increase instead, because we have not spent a lot of money on cafés and restaurants or shopping in the stores.

Derya: We did the thing with Bauhaus. We started purchasing all sort of products because Bauhaus was open, and we thought we had plenty of time, so we got some things done (Derya, 2020).

The initiatives and economic help from government has secured the income for Derya and her husband, so they have actually saved money and therefore they have more money on hand. They spend a lot of time at home, so they started spending money on products to perform some household projects.

Normally some of the consumers have been used to spending a great amount of money on travels. This has not been possible due to the travel restrictions but travels within Denmark has still been possible. The travel restriction has affected the consumers significantly, and this lead to the concept of staycation. Staycation is when you stay "at home" and have a vacation. At home in this case is the home country. Even though you stay at home, you still have to change something, so it feels like a vacation. The Danish consumers' urge to travel led them to trying to travel in new ways and discover new sides of Denmark.

Because of the travel restriction and the closed borders, the travel industry has suffered majorly in this crisis. Several travel agencies and airline companies have gone bankrupt, and the travel industry have had to reorganize and rethink their strategy in order to survive (Frausing, 2020).

The Danish consumers stayed in Denmark and traveled to destinations within the Danish borders instead of going abroad. The government tried to make it attractive to travel to Danish destinations by lowering the prices on several attractions like museums and zoos. The travel expenses were also lowered, so the consumers would find it more attractive to travel and for a period of time ferry ticket were all free (Würtz, 2020).

The consumers took advantage of that and stayed in Denmark for their vacation.

Derya: I was affected very much by the fact that we could not travel. We had our anniversary day 30^{th} March, and we were just about to order a vacation, but then we did not do it so that was a real pity.

Rangin: Did you travel within Denmark instead?

Derya: Yes, we did. We went to Bornholm with our bikes and biked all over Bornholm (Derya, 2020).

Derya and her Husband had plan to travel outside of Denmark but as this was not possible, they had to substitute that with a travel within Denmark instead. The ferry tickets to Bornholm were also included in free ferry tickets during July and August.

Others chose their travel destination based on an analysis on how the COVID-19 situation was at a specific region at the time of the travel.

Pia: When we were at home, we went a couple of days to Jutland. We tried to limit ourselves by going some places where there were not so many people. We deselected those cities where we knew that there where the number of contaminations was high. So, we avoided some cities and did not go to that region. So, we booked where we were going from day to day. We went two days to one place, and two days to another place and then a weekend at another time (Pia, 2020).

As seen above their vacation was very different than what they have been used to before, and it was greatly affected by the COVID-19 situation.

When the respondents were asked about what they were looking forward to doing after the COVID-19 crisis, many of them answered that they were looking forward to being able to travel again. This shows that travels have been a big part of what the consumers spend their money on, and now when this has not been spent, they have saved money.

While the travel restrictions have affected many consumers negatively, it has affected the retailers positively in certain areas of Denmark. The manager Henry from Netto, explained that the sales numbers in South Jutland rose significantly during the part of the lockdown where the German border was closed. Normally the consumers are used to going to Germany to shop products as for example beverages, but this was not possible due to the restrictions. The consumers still consumed the same number of beverages and they then had to purchase it in the Danish supermarkets instead (Henry, 2020).

As Jesper Kunde has expressed, the consumers do not focus on fulfilling the basic needs as this is a something most people have, and it is taken for granted (Hornemann, 2007). The collected data has also showed that the consumers like to indulge themselves during the crisis. As it has been difficult due to the lockdown to treat oneself by for example travelling or getting a massage, the consumers tend to use food as a treat. In this case food can both be a basic need but also a way to boost ones self-esteem because it is used to treat oneself and achieve a higher level of satisfaction with oneself.

As the district manager from Netto expressed, the consumers buy more expensive food products during weekend time which is an indication of self-treatment even though they could not treat themselves by going to restaurants during the lockdown (Henry, 2020).

Another aspect from the hierarchy of needs is self-actualization, which is having time and spending time with the family. Quality time with your loved ones is not something than money can buy, and therefore it is placed at the highest level of the pyramid.

The interviewee Randi expressed that the COVID-19 lockdown made her husband and herself stay at home for around 7 weeks. They both enjoyed the time they spent together, and it gave them some quality time, and made it possible for them to do some project around the house which they would not have had time to do otherwise (Randi, 2020).

A way of achieving self-actualization is to be creative and spend time on it. The interviewee Sofie explained that during the lockdown she spend time doing creative things as embroidering (Sofie, 2020). She might not have done it if she was not at home and had time on hand. Because she is at home, she can now focus on herself and aim to become a better version of herself by for example exploring new hobbies.

Sub conclusion

It can be concluded that the economic situation of Denmark during the COVID-19 crisis, has not been similar to many other countries due to the economic aid provided by the government. Therefore, this crisis is difficult to compare to other crises because the consumers actually have saved money by not being able to travel abroad or attend to bigger events. This has made the consumers spend their money on other areas as for example renovation.

Consumer responsibilization

Consumer responsibilization can be analyzed from various approaches. The theory mentions that the authorities put the responsibility on the consumers to avoid spending resources on enforcing the rules. Another reason for putting the responsibility on the consumers is to avoid negative association with the authorities as to not think about them as the ones that limit the consumers or prevents them from doing what they wish to do.

In this section I am connecting consumer responsibilization with the concept of community spirit. It can be argued that the action of showing community spirit is also a way to show responsibility. As explained earlier, the authorities encourage the consumer to act in certain ways instead of enforcing outright rules and restrictions. An example is for example to use hand sanitizer. The stores have put up hand sanitizer dispensers by the entrance of the store and everybody is free to use them, but they will not be fined or outpointed by the stores or the authorities if they do not use it.

The consumer or the individual has a moral quality that is based on their assessment between pros and cons of a certain behavior or act compared to an alternative act. Because the individual acts on free will all consequences connected to that action will belong solely to the individual (Lemke, 2002).

The action of using hand sanitizer can be analyzed with the above statement made by Lemke (2002).

The consumer can assess the pros and cons of using or not using hand sanitizer. The pro could be to avoid spreading bacteria and virus, and the con could perhaps be the bad smell of the products, or the fact that it dries out the hands. The consumers then need to consider which of the risks it's ready to take. In this case the risk of getting dried hands is lower than spreading bacteria.

The action of using hand sanitizer can also be analyzed with the PACT-routine.

The personalization aspect makes the consumer consider if he wants to be a responsible or irresponsible consumer. By doing a certain action as for example using hand sanitizer, he can be a responsible consumer.

Rangin: Do you use hand sanitizer when you go grocery shopping, or do you think it is enough to wash your hand before and after?

Torben: If the store has a hand sanitizer dispenser, then I will use it.

Rangin: Do you feel safer by using it?

Torben: I think that I then have done something to contribute (Torben, 2020).

The interviewee Torben describes that using the hand sanitizer in the store makes him feel like that he is contributing to the society and thereby doing a responsible action as a responsible consumer.

Authorization uses the knowledge from economic, psychological and other scientific knowledge to define the responsible consumer as a moral accepted person.

It is scientifically proved that using hand sanitizer eliminates the majority of virus and bacteria (SSI, 2020). Therefore, if the consumer uses the products he will be morally accepted by the society.

Capabilization develops the market with products and services that are aiming at the consumer to self-manage and act responsible.

The stores have put up the hand sanitizer dispensers all around their stores, so they have made it easily accessible for the consumers to self-manage and thereby act responsible.

Transformation is the final step where consumer have changed their mindset and are transformed into their new moralized self-understanding (Giesler & Veresiu, 2014).

Pia: I think the hand sanitizer is here to stay. I do not think it will ever disappear. I believe that hand sanitizer is something we will see every time we enter a store (Pia, 2020).

As Pia describes above the appearance of hand sanitizers and the use of it is something that has made such a great impact, that she believes it will stay forever and thereby it is a new moralized self-understanding to use it every time you enter a store.

Derya expressed that she was very serious about the rules and recommendations in the beginning of the pandemic. She for example did not visit anyone, and especially not her grandparents and she washed her hands all the time. She does not think it is serious at all anymore, and she is more loose regarding the rules and recommendations (Derya, 2020). This behavior is a sign of the fatigue concept. The situation has taken longer time than expected, so the consumers tend to get tired of it and find ways around it (Yates, 2020).

Changed habits

As the COVID-19 situation has affected the consumers on various aspects, their habits have also been changed due to the new restrictions and the new everyday life.

One of the habits that have been changed is regarding consumption of food.

On 6th April the Prime Minister Mette Frederiksen recommended the Danish population to support the local business like for example ordering take away, now when they could not dine at restaurants (Frederiksen, Pressemøde den. 6. april 2020, 2020). Several of the interviewees embraced this recommendation and started ordering take away instead of preparing the food themselves. At the time of the conduction of the interviewees the restaurants were open. To encourage the consumers to order take away instead of cooking at home is a way of responsibilizing the consumers. The consumers then become responsible of the well-being and the faith of the restaurant that are in danger of going bankrupted.

Pia: We started ordering take away two times a week.

Rangin: Was that to give your support?

Pia: Yes, to support something local. It was real food. It was someone who delivered the dish of the day (Pia, 2020).

Pia and her family incorporated to order take away two times a week into their habits, to support the local restaurants. They still want to consume good quality food, so the food they order is not junk food.

Katrine: I am very good at picking up my phone and order some take away and drive by the place to pick it up. The ones that deliver are mostly pizza and burger, but there are other better places where you can pick up yourself.

Katrine: Do you get more take-away because of Corona?

Katrine: No, it is a small compensation for not going to restaurants as I normally do.

Rangin: Okay, so it is still an effect of it?

Katrine: Yes, it is like getting the groceries delivered instead of going grocery shopping myself. If I cannot go to restaurant, then let me at least get some different kind of food that I do not want to cook myself (Katrine, 2020).

As seen above, Katrine is a bit vague whether the take-away food is an effect of the COVID-19 situation, but she later confirms that she does it to compensate for the lack of restaurant visits.

Randi: Last year, we went to restaurants two times a week. If we want to go to eat at restaurants now, we take it with us home instead. We get more take-away than before. It is very rare that we eat out. We ordered a lot of take away during the regular lock down. It started with a justification saying we felt sorry for them and we had to support them. It then changed to: "I do not want to cook dinner, so let us support the locals instead (Randi, 2020).

Randi: We avoid going to buffet restaurants (Randi, 2020).

Randi and her husband orders take away regularly to support the locals, and it has now become a part of their routine. As the restaurant where open, they mostly chose to bring the food home with them instead of dining in the restaurant. The choice of restaurants has also been affected for them by the COVID-19 situation. They now purposely avoid going to buffet restaurants as they believe that there is a greater risk of getting contaminated by the COVID-19 virus there.

Normally the word take-away is associated with junk food, and something that can be prepared and ready in no time. But as seen in the above statements, the interviewees have chosen to order good quality take away and so-called "real food".

The Netto manager and their sister stores in general also made a significant observation about the changing habits of consumers regarding the consumption of food.

Rangin: You mentioned earlier that the lock down of restaurant has affected your sales. How has it been affected when Denmark locked down, and thereby also the restaurants, and when they opened up again? Have you seen a difference as a grocery store?

Henry: Yes, and especially in our sister chains where they have the butcher section. We have seen that the sale of read steaks has increased around weekend-time. More expensive red wine has been purchased, because people have still hold on to celebrating something (Henry, 2020).

One of the interviewees confirmed this observation.

Sofie: In the beginning where I was just walking around at home, I engaged myself more into cooking good food and spending more time on cooking food and buying some good products. I have

always been interested in doing so, but I did it more in the beginning. Instead of spending one hour on cooking, I spend three hours. So, in the beginning of the lock down I involved myself greatly in cooking really delicious food and spend a lot of time on cooking all sort of dishes that I would never have cooked otherwise. Now it is just back to how it was before (Sofie, 2020).

Even though Sofie does not order take-away, her eating habits still changed during the lockdown as she began to spend more time on cooking good food and purchasing good ingredients.

The above changed habits might have be predictable as they are something that has been encouraged by the authorities, and they are something everyone can relate to in one way or another. While conducting the interviews I experienced a different kind of changed habit that I was not prepared to see. Two of the respondents talked about the subject of health. The subject of health both came up as a good and a bad consequence of the COVID-19 lockdown and restrictions.

Rangin: How did you react to the lockdown? Did it come as a shock? Did you expect it to happen? What changed occurred, besides all being home at the same time?

Pia: What happened is that we suddenly became healthy. My husband lost 16 kilos because he started running because he did not have anything else to do (Pia, 2020).

For Pia and her family, the lockdown has had a positive effect on their health. The lockdown forced all of them to be at home, and they had to find things to do to occupy themselves, so especially the husband started running and had a great weight loss due to that.

Pia also pointed out another positive aspect and change happening due to the COVID-19 situation is the general health of the population.

Pia: There is no doubt that Corona is something we did not want, and it is a global challenge like no other, but you have to look at the positive aspects in it. The general death count has decreased because there are less of other diseases like influenza or something else (Pia, 2020).

Because of the increased awareness of hygiene and cleanliness and the limited contact to other persons, other diseases have actually decreased majorly, and is thereby a positive effect of the

situation (SSI, 2020).

For others the lockdown and the restrictions have had a negative impact on their health.

Torben: I am lucky that here in Vallensbæk you can run by the bog or by the water, or bike by the beach park. You can then get some air without thinking about meeting zones and everything else. I can feel that I need to get more out. I am used to biking 15 km to work almost every day. I am not doing that at the moment. It can be felt on the body. I am not gaining weight, but I can feel that I am in worse shape and I have pain in some areas I normally do not have pain in because I move to little (Torben, 2020).

Even though it was still possible for Torben to exercise in the nature, he was not getting the same kind of movement because he worked at home, compared to prior to the lockdown where he was biking to work on a daily basis.

The new normal

According to Sheth (2020) new habits can be generated through public policy, technology and changing demographics.

While the encouragement from the government to order take away or shop online is not a forced requirement, it can still be argued to be a public policy as it is people like the Prime minister that has purposed these actions to the consumers.

Technology is another channel to generate new habits. As many employees have been forced to work from home, there has been a significant need to use technological devices to be able to perform the job. The devices have also been used to stay in touch with friend and relatives or perform social activities online when it was not possible to meet up.

These habits have been incorporated in the everyday lives of the consumers and they might continue even after the crisis.

Research conducted about the London tube strike in 2014 showed that after just two days of strike the commuters found new routes and they stuck to these routes even when the strike was over. The alternatives they had found were faster and more convenient. Prior to the strike they had their daily routine, and the alternative routes were not in question. (University of Oxford, 2015).

As the COVID-19 has made the consumers change their habits significantly, some of these habits tend to become a permanent routine in the lives of the consumers.

Similar to the case of the London tube strike, the consumers have also been forces to find alternative ways of purchasing products during the COVID-19 crisis. Habits can be very difficult to change as they make us feel safe and secure in what we do (Aggerbeck, 2010). We tend to only change our habits when we are forced to find an alternative and then find out that the alternative is better than what we used to do (Mølgaard, 2020).

The survey made by GroupM around June 2020 showed that 83 % of the respondents had started new habits that they expected to continue with in the future. And 66 % would focus more on hygiene, the use of hand sanitation and keeping distance to others (Mølgaard, 2020).

Almost all the respondents from the interviews I conducted, expressed that hand sanitation is here to stay.

Ayshe: I will be more aware of hygiene and keeping the distance. I do not think that I am one of the persons that will be more relaxed regarding these things even when the vaccine arrives, because it is a disease we have to live with, so we have to change our behavior for good (Ayshe, 2020). As seen above Ayshes statement is in accordance with the result of the GroupM survey. She will focus of these aspects as she believes our lives are changed for good, so our habits have to change for good as well.

Katrine: The lovely laziness with Coop delivering all the burdensome and then I can just go shopping for fun, I will certainly continue with that. I like to visit a real store like a baker or a butcher. It is like with clothes, I like to see what I am getting. But if I am just getting the same as last week, I do not need to see it (Katrine, 2020).

Katrine has started a new habit of buying her groceries online instead of going to the stores. Initially she started doing it in the beginning of the lockdown to avoid going to the stores and avoid contributing to the spreading of the virus, but now she does it because it is easy and hassle free. Katrine was not forced to shop her groceries online, but this still goes on accordance with the research conducted by Oxford University. Katrine changed her habit because the situation of the COVID-19 made it insecure to be amongst other people.

Zeinab: It has totally changed. I am online shopping queen now. You know with kids - they always need something. One of my daughters needed a pair of shoes in March. And it was just so easy! I was not used to shop online before corona. I like to go into Magasin and look. But now it is just so easy to say; look in Zalando that is easier (Zeinab, 2020).

Zeinab started buying clothes online because she was forced to do it in the beginning of the lockdown as the clothing stores were closed. She then found out how much easier it was to shop online, and therefore this has become a new habit and their new normal way of shopping for clothes in their family. Again, the COVID-19 forced her to change a habit, but the change is staying because it is a better alternative than what she used to do before.

Sub-conclusion

It can be concluded that the authorities have put the responsibility on the consumers on many aspects. These responsibilities have led to a change of habits within the households of the consumers. Changes like ordering groceries and purchasing other things online have been implemented, and they seem to stay. Other changes as for example ordering more take away or having hand sanitizer as a permanent product in the household has also been observed. The consumers might change their habit consciously in the beginning, but when it becomes a permanent change, they might forget the intended purpose of it and not think about why they do it. They might not be completely aware of it, but these changes make the consumers take responsibility for the outcome of the crisis both financially and medically.

Discussion

On one side the shaming of the hoarders on social media can be one of the reasons for why the hoarding stopped. One the other side the hoarding can have stopped because people saw that the shelves were filled up again rather quickly, but the reason can also be a combination of both. It can be discussed what hoarding actually is. Is it for example still hoarding when your normal purchasing habit is to purchase a larger number of products once a week? And does it then become hoarding when you do that in a time of crisis? This is a aspect neither the media or the theories

have looked into, and is therefore a missing aspect in the theories regarding panic buying and hoarding.

The theories regarding panic buying in crises situations are missing the positive effects of hoarding in a health crisis situation as COVID-19, which are for example to prevent exposing themselves to possible infections.

The consumer responsibilization aspect has been very relevant in the case of COVID-19. It can be discussed how many rules and restrictions the authorities should implement, and how much should be up to the individual consumer to decide. There are positive and negative sides of both, as forced restrictions can work well, but put the authorities in a bad position, as not everyone want to have rules enforced on them. The soft nudging approach of encouraging the consumers to act in certain ways without forcing them can be too vague if quick changes are wanted. On the other side it can work positively on the consumers as they feel a sense of responsibility and a sense of doing something good without being forced to doing it.

Finally, it can be discussed whether Maslow's hierarchy of needs still is a theory that is relevant and adaptable in today's society. Some argue that it is too static, and the steps should interact with each other instead of following each other. Furthermore, the conducted research proved that it was correct that consumers tend to fulfill the basic needs in times of crisis but disproved the fact that the higher needs are postponed to when the crisis is over. It was disproved because the financial situation in Denmark is better than in other countries where the government does not provide financial help in times of crises.

Conclusion

The conducted research has showed that the immediate responses of the COVID-19 situation shown by the consumers has been panic and confusion. This has been shown through the action of panic buying of essential goods. The consumers hoarded colonial and hygienic products to stock up the shelves at home. The hoarders were shamed both on social media and in the stores. They quickly regretted their action as they saw that there was no food crisis, and the shelves at the supermarkets were filled up again. The analysis showed that the main reason of the panic buying has been herd mentality as the consumers all affected each other both online and in the stores.

Furthermore, the research has showed that in the case of this paper, the acceleration of online grocery shopping has not been so significant as the theory showed. The reason can be that for some

of the respondents the action of buying online was connected to bigger events. As consumption is bound to time and location, it has not been necessary to purchase groceries online as it has not been possible to celebrate bigger events. The acceleration of digitalization has been present on other areas as online shopping for clothes, the use of online portals for social activities and the use of digital devices and online portals to work at home. The respondents believe that this new way of working will be widespread and used in the future as they have seen several benefits of it. The crisis has triggered long lasting effects on new habits. Habits like online grocery shopping and online shopping for other products as for examples clothes. As the consumers could not purchase clothes in brick-and-mortar stores they were forced to purchasing the products online. They then found out that buying online was actually easier, so this habit has continued even when the stores opened up again. The habit of buying larger quantity fewer times have also continued for some consumers. They found out that they saved money in this way while protecting themselves from the virus at the same time.

An important finding is that many of these habits are changes in behavior encouraged by the authorities, and by encouraging the consumers to do a certain action, they make them take responsibility for the outcome of the crisis both financially and health-wise.

Regarding the choice of shopping channel, this research has showed that the majority of the respondents still purchase their products in brick-and-mortar stores. The reasons are the limited variety, and the absence of the experience of touching, smelling and seeing the products. Some of the interviewees do not think that it is necessary to shop groceries online, as there are good shopping venues close in the area, or they are not celebrating bigger events, so the need to purchase big number of products is not present.

Some of the interviewees do shop groceries online and are pleased with it. Although it has also been noticed that quality and sustainability are some of the criteria for choosing the right provider.

Finally, this research has also showed that compared to many other countries, the Danish consumers have not been affected majorly on the financial aspect. This is due to the financial aid packages from the government that prevented the companies from firing their employees. The lacking option of spending money on vacation and bigger events has made the consumers save money, and therefore they have actually been affected positively on the financial aspect. Some of them have then spend money on renovation and other projects in the household.

It can be concluded that the economic situation of Denmark during the COVID-19 crisis, has not been similar to many other countries due to the economic aid provided by the government.

A very important learning of this paper has been that the research and the achieved results are only valid in the time where the research was conducted. Already now in January, the situation looks completely different, and the results might have been different if the research had continued. Especially the view of the financial aspect might change if the society continues to be locked down and the government runs out of financial resources to provide the aid packages.

Further research

Research regarding the COVID-19 situation can be looked at through various different aspects and angles. The everyday consumption is only a very small part of it. If I had more time and more resources, I would have liked to look into the concept of meal boxes in extension of online shopping, as this is also something that is gaining bigger market share during the COVID-19 crisis. Another aspect I would have liked to dig more into is the travel industry. I gained some knowledge about the consumers' travel experiences within Denmark through the interviews, but it would be interesting to dig deeper into the subject and to also see in from the travel industry's point of view. It would be interesting to see how the consumers performed the staycation, and if it had opened their eyes for new sides of Denmark. It would also be interesting to see if they have considered to travel more within Denmark, even when the borders of the world had opened up again. Another aspect that could have be interesting to research in is the real-estate market. The real-estate market has been rising despite of the decreasing general economy (Bergmann, 2020). It would be interesting to look into why the prices keep increasing, and to see the aspect both from the point of view of the consumers, and the real estate agents. Also, it would be interesting to find out whether this upgoing trend will continue, and how and why a global crisis like this has affected it. Will the prices continue to rise, or will the market brake and will the prices go down again? How will a potential rise or fall affect the market?

In regard to different theories, it would be interesting to analyze the cultural aspect on the COVID-19 crisis. Do consumers react differently to consumption based on where in the world they live, or which cultural background they have? Hofstede's cultural dimensions (Geert Hofstede, u.d.) and Hall's high and low context theory (Hornikx & Pair, 2017) illustrates these aspects.

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