

CHANGES OF FASHION CONSUMERS PURCHASING BEHAVIOR BEFORE AND DURING COVID-19 PANDEMIC: EVIDENCE FROM SERBIA

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Abstract: Fashion consumers purchasing behavior before and during COVID-19 pandemic are the subject of this paper. The empirical part deals with an analysis of the frequency of purchasing fashion products in Serbia in relation to the level of monthly income, the method of ordering, the method of payment, the items of the order and the impact of influencers on the purchase of fashion products, both in the period before and during the pandemic. The behavior of generations Z, Y, X and Baby Boomers was considered as the behavior of consumers of fashion products. The aim of the research is to examine if there is a difference, and what is the extent of the difference, in the behavior of the consumers who have purchased fashion products before and during the pandemic. Online research was carried out using a random sample of 1,002 respondents (both genders, aged 18-72) in Serbia, during the pandemic. The research results show that during the pandemic the percentage of consumers who frequently purchased fashion products have decreased to a large extent compared to the period before COVID-19. During the pandemic, the purchase of fashion products (clothing, footwear and accessories) in physical stores and through domestic websites in Serbia have decreased, along with a decrease in the portion of monthly income set aside for the purchase of fashion products. On the other hand, the purchase of fashion products through foreign websites and social networks have increased, which was accompanied by an increase in online payment methods. The results also show that influencers have made no impact on the change in frequency of ordering fashion products. Generation Z have most frequently purchased clothing items and through social networks, while Generation Y have most frequently ordered fashion products through foreign websites during the pandemic.

Key words: consumer behavior, fashion products, online shopping, influencers, COVID-19 pandemic

JEL classification: M3

INTRODUCTION

The fashion industry is one of the industries which demonstrated continuous growth over the years, but it is also an industry which is highly affected by the COVID-19 pandemic, taking into account imposing of necessary preventive measures, recommendations for social distancing, travel restrictions and even lockdowns in some countries (Ong, et al., 2021); (Vătămănescu, Dabija, Gazzola, Cegarro-Navarro, & Buzzi, 2021). The pandemic and the economic recession resulting from it, have created serious challenges and risks for the fashion clothing industry (Liu, Xia, & Lang, 2021); (McKinsey, 2022). 69% of fashion companies decreased their value in 2021, confronting negative economic profit and reduced overall performance of the entire industry (McKinsey, 2022). Not only fashion companies are affected, but the pandemic has disrupted entire textile and apparel manufacturing supply chains (Chakraborty & Biswas, 2020), especially due to global interconnection of markets in fashion business (Vázquez-Martínez, Morales-Mediano, & Leal-Rodríguez, 2021). Actually, with worsening of the COVID-19 pandemic over time, social distancing measures and movement restrictions made fashion producers and retailers to close stores and slow down the production which caused significant financial losses, and led to further measures such as lay-offs of employees and cancelation of orders from suppliers (Kim & Woo, Global fashion retailers' responses to external and internal crises during the COVID-19 pandemic, 2021); (Alzahrani, 2021); (Rodríguez-López, Rubio-Valdehita, & Díaz-Ramiro, 2021).

E-commerce has flourished during COVID-19 pandemic, which made retailers to intensify the efforts put into establishing, improving and promoting online stores in order to maintain their competitiveness (Koch, Frommeyer, & Schewe, 2020). Due to significant investments of fashion companies put into the development of online presence, that is leading to digital environments which are nowadays transformed "from linear and transaction focused spaces into multi-dimensional, experiential and collaborative virtual worlds" (McKinsey, 2022). In order to make ways to improve performance and sustain competitiveness, companies in the fashion industry must have a good understanding of behavior of their customers during the crisis (Genoveva & Dharmatmaja, 2022); (Koch, Frommeyer, & Schewe, 2020). By gaining greater understanding of shifts in fashion clothing consumption under the impact of pandemic is crucial for companies and fashion brands in order gain better ability to identify current and future growth opportunities (Liu, Xia, & Lang, 2021).

The changes of fashion consumers purchasing behavior before and during COVID-19 pandemic are the subject of the paper. The empirical part of the paper deals with an analysis of the frequency of purchasing fashion products in Serbia in relation to the level of monthly income, both in the period before COVID-19 pandemic and during this pandemic. The changes of consumer behavior are also considered in terms of the method of ordering (the place of purchase), the method of payment, the items of order and the impact of influencers on the purchase of fashion products. The aim of the research is to find out whether the pandemic have affected the change in frequency of purchasing fashion products in Serbia, as well as in which way certain categories of fashion products have been most frequently ordered, which method of payment has been most frequently used and how often fashion products promoted by influencers have been purchased. The fashion industry in Serbia is an important economic branch,

and as a result, there is a need to examine the impact of COVID-19 pandemic on consumer behavior when purchasing fashion products.

Based on the conclusions presented in the papers: Alzahrani (2021), Belbag (2022), McKinsey (2022), Brydges et al. (2020), European Commission (2021), Gawior, Polasik and del Olmo (2022), Ong et al. (2021), Risteski and Srebrenkoska (2021), Kursan Milaković and Miocevic (2023), Sarma, Kumar, Choudhary and Mangla (2021), Vázquez-Martínez et al. (2021), Youn, Lee and Ha-Brookshire (2021) and based on the authors' assumptions, the following research hypotheses were defined:

H₀: There is no statistically significant difference in respondents' answers in relation to the percentage of their monthly income set aside for the purchase of fashion products before COVID-19 pandemic, and the percentage of monthly income spent during the pandemic.

H₁: There is a statistically significant difference in respondents' answers according to gender in relation to the percentage of their monthly income set aside for the purchase of fashion products before the pandemic, and the percentage of monthly income spent during the pandemic.

H₂: There is a statistically significant difference in respondents' answers according to age categories (generations of consumers) in relation to the percentage of their monthly income set aside for the purchase of fashion products before the pandemic, and the percentage of monthly income spent during the pandemic.

H₃: There is a statistically significant difference in respondents' answers according to the percentage of their monthly income set aside for the purchase of fashion products before the pandemic, and the percentage of monthly income spent during the pandemic, in relation to the frequency of purchasing fashion products (taking into account the method of ordering, the method of payment, the items of order and the impact of influencers on the purchase of said products).

LITERATURE OVERVIEW

Severe pandemic situation and government restrictions imposed significant changes in consumer purchasing behavior which reflected on multiple product categories including fashion products. Due to changed situation in practice, exploration of drivers of purchasing behavior in the time of crisis has become a topic of interest of researchers around the world. Many research findings indicate that the COVID-19 outbreak and its global spreading have dramatically impacted consumers' behavior, including purchasing intentions and consumption patterns, which have changed through different pandemic stages (Vázquez-Martínez, Morales-Mediano, & Leal-Rodríguez, 2021); (Boyle, Bond, Carracedo, Simmons, Mulvenna, & Hollywood, 2022); (Tao, Sun, Liu, Tian, & Zhang, 2022); (Gawior, Polasik, & del Olmo, 2022). Due to psychological changes of consumers caused by different stages of emergencies during the pandemic, many of them changed behavioral patterns up to some amount and even demonstrated purchasing behavior which deviated from the usual, such are: stocking, panic buying and impulse buying behavior (Gupta, Nair, & Radhakrishnan, 2021); (Eger, Komárková, Egerová, & Mičík, 2021). Some studies have shown that the perception of pandemic had an instigating influence on fear arousal regarding scarcity of essential products which further led to impulse buying behavior (Chiu, Oh, & Cho, 2022); (Ahmed, Streimikiene, Rolle, & Duc, 2020); (Tao, Sun, Liu, Tian, & Zhang,

2022); (Omar, Muhamad, Mohd, & Syed, 2021). Impulse buying was stimulated by heavier usage of online shopping channels. One research, conducted in Indian market, examined the impact of following intrinsic factors: perceived utilitarian, hedonic value, materialism, fashion interest and enjoyment on impulsive online purchasing, taking into account the mediating factors of trust and online shopping attitude. The results showed intrinsic factors impacted perceived trust and online shopping attitude significantly and perceived trust impacted impulsive shopping in a positive manner. So, consumers who demonstrated higher interest in online buying and enjoyed it more had demonstrated more impulsive behavior (Lavuri, 2023). Another research conducted in India, which analyzed the changes in the online buying of fashion products, showed that unclear situations, such as global crisis, make consumers to become anxious, which results in impulsive purchasing. However, in comparison of online and offline shopping behavior, it was shown that purchasing in physical environment stimulate impulse buying even more (Chauhan, Banerjee, & Dagar, 2021). The research of Gawior, Polasik and del Olmo (2022) conducted in Spain, discovered that rising usage of cashless payment methods during the pandemic, caused the increase of the impulse buying of fast fashion items in physical stores, leading to unsustainable overconsumption. In the study which aimed to determine the factors which affected purchasing behavior of clothing items during the pandemic in Philippines, it was found that the latent variable of COVID-19 pandemic had a significant impact on self-perceived severity and self-efficacy, which further led to purchase intentions (Ong, et al., 2021).

Consumers' reactions to changed health and economic situation resulted in avoidance of purchasing in physical stores, a decline in shopping frequency and stockpiling of essential goods (Belbag, 2022). Actually, consumers demonstrated increased demand for certain essential product categories and tendency to pile up necessary products on one hand, while reducing the purchase of non-essential products on the other hand (Boyle, Bond, Carracedo, Simmons, Mulvenna, & Hollywood, 2022); (Tao, Sun, Liu, Tian, & Zhang, 2022); (Vázquez-Martínez, Morales-Mediano, & Leal-Rodríguez, 2021); (Arora, et al., 2020). This demonstrates that people tend to reappraise their choices and make new priorities regarding items they are spending money on during crises situations (Risteski & Srebrenkoska, 2021). A survey conducted by European Commission (2021) indicated that 42% of respondents expressed their consideration to postpone major purchases until the situation normalize in their country. Data have shown that fashion products and clothing fell into the category of non-essentials during the pandemic.

Consumers became hesitant to spend money on merchandise which consider insignificant at the moment, such as apparel, footwear and accessories (Alzahrani, 2021). Since consumption of clothing products is discretionary, consumers tend to cancel or postpone spending their financial means on them in order to save resources and gain control in the time of uncertainty (Liu, Xia, & Lang, 2021). Since people were forced to spend more time at home and conduct many social and business activities from their homes, fashion apparel might not be among mainly concerned categories, so the demand for clothing generally decreased (Brydges, Retamal, & Hanlon, 2020); (Risteski & Srebrenkoska, 2021); (Belbag, 2022). The findings of the study conducted in Turkey showed that participants significantly decreased their spending on clothing products. So, clothing, cosmetics, home products and shoes were found to be the prod-

ucts for which respondents expressed least need due to spending time at home during the pandemic (Belbag, 2022).

On the other hand, some research has found that even in time COVID-19 pandemic, people would still be willing to purchase of clothing products, considering them as important, even though not a priority (Ong, et al., 2021). Purchasing clothing during the pandemic may have a positive influence, functioning as “a buffer for consumers to deal with stressful external environments” (Liu, Xia, & Lang, 2021). The results of an exploratory study which intended to draw a picture of the evolution of clothing consumption throughout the pandemic, by analyzing tweets gathered for several months during 2020, indicated that change in clothing consumption represented the fundamental mechanism of consumers’ coping with stress. Generally, consumers in this study felt slightly positive about consumption of clothing items, and their attitudes changed consistently along with pandemic status over time. Behavioral transition manifested in alternation of clothing style, decluttering and greater ethics awareness (Liu, Xia, & Lang, 2021). In the report on the state of fashion (McKinsey, 2022), it is noted that, due to travel restrictions, consumers have switched to purchasing luxury products online and locally, and that they redirected their spending towards more comfortable clothes. It is considered that the nature of certain changes in spending between categories is temporary, but some changes are likely to remain dominant on longer terms. Additionally, some research has recorded that, during COVID-19 pandemic, the consumption of secondhand fashion was intensifying as an alternative to purchases of new clothes. The research conducted in South Korea demonstrated that consumers were motivated to purchase second-hand fashion items mainly by cost-saving and social motives (Kim & Kim, 2022). Similarly, research conducted in Brazil, aiming to gain understanding of consumers’ perceptions and attitudes regarding second-hand clothes before and during the pandemic, showed that, during the pandemic, consumers valued second-hand clothes more, as socially and environmentally responsible options (Amaral & Spers, 2022).

Additionally, it was shown that a crisis, like COVID-19 pandemic, may influence customers’ emotional reactions and behavior until the situation normalizes again (Ozuem, Ranfagni, Willis, Rovai, & Howell, 2021). The research conducted in the Czech Republic showed that fear appeal (fear for health and economic fear) was connected with behavioral changes of customers and influenced both offline and online shopping during the pandemic. The findings demonstrated certain common characteristics and differences in behavior of consumers belonging to different generations. Although participants belonging to Generation X, Generation B and Generation Y all demonstrated being under the effect of fear, it was discovered that consumers from Generation B significantly cut down the purchase of certain product categories in comparison to customers from other two generations, both in physical and online stores (Eger, Komárková, Egerová, & Mičík, 2021). The study conducted in Croatia by Kursan Milaković and Miočević (2023), aimed to explore the motivation of consumers to adapt their clothing purchasing behavior predicted through a transfer from offline to online purchasing channels during COVID-19 pandemic. The findings indicated that threat appraisal is a factor which positively impacts adaptive behavior, but it is negatively moderated by consumers’ satisfaction with retailer’s assistance. So, it seemed that consumers who felt that fashion retailers provided adequate assistance to them

and enabled safe physical environment for purchasing by applying all health protective measures, demonstrated lower intention to make adaptation of purchasing behavior since they perceived physical stores as threat-free settings.

The restrictions related to pandemic situation in countries worldwide negatively impacted the purchasing of fashion products in physical retail stores which conditioned consumers' switching to online platforms which rapidly gained increasing importance (Sarma, Kumar, Choudhary, & Mangla, 2021). Digital channels are becoming increasingly used as a surrogate for purchasing in physical environment, thus becoming main touch points of companies with consumers, which increase excitement and behavioral engagement (Alzahrani, 2021); (Perčić & Perić, 2022); (AbdelAziz, Md Saad, & Thurasamy, 2023). Taking into account that consumers of fashion products have been unable to shop in physical stores either due to lockdowns or they kept away from visiting stores on voluntarily bases, to avoid crowds and protect themselves, they have significantly turned to online shopping, which also led fashion retailers to accelerate transformation of their business models toward online platforms and e-commerce (Youn, Lee, & Ha-Brookshire, 2021); (Genoveva & Dharmaatmaja, 2022). Additionally, even in countries where shopping in physical stores were still enabled, producers and retailers turned rapidly to digital channels in order to remain competitive and profitable (Risteski & Srebrenkoska, 2021). The rise of sales through digital channels was recorded in many countries. The research conducted in South Korea showed the decrease of clothing consumption through traditional sales channels at mass markets, while the online consumption increased. However, there were certain differences between product categories, so sales of seasonal clothing have been less affected, while sales of travel-related clothing have declined significantly. Also, the situation was different with luxury brands, so department stores with a solid portfolio of luxury brands even recorded continued growth (Pang, Ko, Kim, & Ko, 2022). Results of the research conducted in Poland pointed out that consumers' perceived risk of becoming infected in physical stores caused higher arousal while, simultaneously, decreased perceived shopping pleasure, which led consumers to choose alternative shopping channels in order to reduce the contagion risk (Szymkowiak, Gaczek, Jegathan, & Kulawik, 2021). Pantano et al. (2020) emphasized that, since the beginning of pandemics, consumers have become switching to online purchasing, discovering the benefits of product deliveries to their homes, store pick-ups and cashless payment methods. Survey conducted by European Commission (2021) showed that 71% of interviewed consumers shopped online in 2020.

The quick shift to consumption of fashion clothing which is online-based highlighted the importance of social media marketing as a channel of addressing consumers in an online environment (Brydges, Retamal, & Hanlon, 2020); (Yaacob, Ling, & Yusuf, 2021); (Molina-Prados, Muñoz-Leiva, & Prados-Peña, 2022); (Ong, et al., 2021). The study conducted in Sri Lanka showed that elements of social media-marketing like communications, entertainment, customization and word-of-mouth positively influenced customer purchasing decisions. The results indicated that women aged 24 to 34 were more prone to purchase fashion-related products in this country during the pandemic (Suraweera & Jayathilake, 2021). Another research, conducted in Thailand in times of pandemics, showed that consumers had positive attitudes toward online marketing and online fashion products, even though there were variations in

preferences for online buying depending on age, education, income and profession (Wisetsri, Tan, Gardi, Kankaew, Kaur, & Pentang, 2021).

The study which aimed to investigate the impact of various factors on consumers' online shopping behavior during pandemic in Bangladesh, demonstrated that product related factors, time saving factor, payment factor and administrative factor, as well as psychological factors (motivation, perception, attitudes, beliefs) were positively associated with online shopping behavior of consumers (Neger & Uddin, 2020). The study of Genoveva and Dharmaatmaja (2022) was conducted with a goal to evaluate the influences between factors towards consumption of fashion products of consumers belonging to Generation Z and demonstrated that perceived usefulness and subjective norms influenced fashion products online purchase intention in a positive and significant way during the pandemic. The purpose of the study conducted by Youn, Lee and Ha-Brookshire (2021) was to gain better understanding of fashion consumers' switching to online shopping channels during the pandemic in USA. The findings indicated that individual assessment of perceived severity and altruistic fear of COVID-19 and self-efficacy of channel switching enhanced consumers' intentions to turn to online shopping channels instead of traditional ones.

METHODOLOGY

Empirical, quantitative research was conducted by using a test method, from March 24 to June 21, 2021 in the Republic of Serbia. An online survey was prepared specifically for the purpose of this research and was distributed to respondents. The frequency of purchasing fashion products was examined while taking into account the method of ordering (the place of purchase), the method of payment, the type of the fashion product being purchased and the impact of influencers on the purchase of said products. Random sample is consisting of 1,002 respondents, and is made up of consumers of both genders (male 26%, female 74%), aged from 18 to 72 years. According to the age of the respondents, the sample is divided into the following categories: 18-25 (Generation Z): 18%; 26-40 (Generation Y): 31%; 41-55 (Generation X): 35%; 56-72 (Baby Boomers): 16%. The sample includes respondents from all regions of Serbia; employed (84%) and unemployed (16%). According to the amount of monthly income, the structure of the sample consists of respondents reporting income up to RSD 50.000: 43%; RSD 50.000–70.000: 20%; RSD 70.000–100.000: 14%; and with monthly income over RSD 100.000: 7%. The statistical error of sampling is 3%. SPSS was used for data processing and analysis. The following quantitative statistical methods were used: descriptive statistics (frequency distribution, mean, standard deviation) and comparative statistics (t-test, ANOVA test). Some questions in the questionnaire were formulated in the form of a five-point Likert Scale. When it comes to the frequency of purchasing fashion products, the following answers were considered: almost always, often, sometimes, rarely, and never, and these were assigned values of 5, 4, 3, 2, and 1, respectively.

RESULTS AND DISCUSSION

Before the pandemic, 86% of consumers in Serbia frequently ordered fashion products through domestic websites, and that percentage decreased significantly during the pandemic, amounting to 40%. In the period before the pandemic, 97% of consum-

ers ordered a fashion product through domestic websites, and that figure stood at 72% during the pandemic. Before COVID-19, 12% of consumers frequently purchased fashion products through foreign websites, and that percentage increased during the pandemic (19%). Before the pandemic, 42% of consumers in Serbia ordered fashion products through foreign websites, and that percentage increased during the pandemic (53%). The number of consumers who frequently have ordered fashion products via Instagram during COVID-19 increased by only 2%, and the number of consumers who have made frequent orders via Facebook during the pandemic increased by the same percentage. Before the pandemic, only 5% of consumers frequently ordered fashion products via Instagram and Facebook, and during COVID-19 this figure stood at 7%. When looking at the number of consumers in Serbia who ordered fashion products via Instagram, this figure stood at 26% before the pandemic and 25% during the pandemic. When looking at the number of consumers in Serbia who ordered fashion products via Facebook, this figure stood at 20% before the pandemic and 25% during the pandemic. Before COVID-19, orders were made less frequently via Facebook compared to Instagram (by 6%), while these percentages were the same for ordering fashion products through these social networks during the pandemic and stood at 25% of consumers in Serbia, through each social network. The percentage of consumers who frequently paid online for purchased fashion products was approximate, and it stood at 2% before the pandemic and 3% during the pandemic. A sum total of 12% of consumers paid online before COVID-19, and 18% of consumers have used this method of payment during the pandemic. The percentage of consumers who frequently paid in cash, cash on delivery, for purchased fashion products increased during COVID-19 (from 23% before the pandemic to 25% during the pandemic). A sum total of 46% of consumers paid in cash before the pandemic and 49% have used this method of payment during the pandemic.

When it comes to the percentage of consumers who purchased fashion products in physical stores, this figure stood at 43% before the pandemic and 41% during the pandemic. As for the percentage of consumers who did frequent purchasing in this way, the figure stood at 22% before the pandemic and 19% during the pandemic. Before COVID-19, 12% of consumers in Serbia purchased fashion products promoted by domestic influencers, and during the pandemic this percentage was identical. These percentages are much lower when it comes to frequent purchases of products promoted by domestic influencers (3% before the pandemic, 2% during the pandemic). Before COVID-19, 9% of consumers purchased fashion products promoted by foreign influencers, and during the pandemic this percentage was identical (2% of consumers purchased frequently before the pandemic and 1% of consumers have purchased frequently during the pandemic). Before COVID-19, 50% of consumers purchased fashion clothing items frequently, and during the pandemic that percentage decreased to 34%, which indicates that frequent purchasing of clothing items decreased by 16%. When looking at the percentage of consumers who purchased clothing items, this figure stood at 89% before the pandemic and 76% during the pandemic, which indicates that the purchase of clothing items decreased by 13%. As for the footwear, frequent purchase was made by 37% of consumers in Serbia before COVID-19 and by 26% of consumers in Serbia during the pandemic. As for the fashion accessories, frequent purchase was made by 21% of consumers before the pandemic and 14% of consumers during the pandemic.

Table 1. Percentages of respondents who frequently purchased fashion products before and during COVID-19 pandemic

Frequent purchase of fashion products	Before the pandemic	During the pandemic
...through domestic websites	86%	40%
...through foreign websites	12%	19%
...via Instagram (domestic products)	5%	7%
...via Facebook (domestic products)	5%	7%
...and paid online with a card	2%	3%
...and paid in cash, cash on delivery	23%	25%
...in physical stores	22%	19%
...which were promoted by domestic influencers, persons of influence	3%	2%
...which were promoted by foreign influencers, persons of influence	2%	1%
... i.e. clothing items	50%	34%
...i.e. footwear	37%	26%
...i.e. fashion accessories	21%	14%

*The percentages refer to the sum of respondents' answers with assigned values 5 and 4.

Source: Authors

Before COVID-19, consumers in Serbia frequently purchased fashion products through domestic websites. Before the pandemic, of all the fashion products consumers in Serbia most frequently purchased clothing items, and less frequently footwear and fashion accessories.

Table 2. Frequency of purchasing fashion products before and during COVID-19

Before/During the pandemic, I used to buy fashion products...	Before the pandemic			During the pandemic		
	N	Std. Deviation	Mean	N	Std. Deviation	Mean
...through domestic websites	1,002	0.837	4.40	1,002	1.154	3.25
...through foreign websites	1,002	0.999	2.33	1,002	1.095	2.54
...via Instagram (domestic products)	1,002	0.949	1.90	1,002	0.989	1.84
...via Facebook (domestic products)	1,002	0.907	1.67	1,002	1.016	1.73
...and paid online with a card	1,002	0.768	1.48	1,002	0.854	1.51
...and paid in cash, cash on delivery	1,002	1.331	2.44	1,002	1.377	2.52
...in physical stores	1,002	1.319	2.29	1,002	1.256	2.22
...which were promoted by domestic influencers, persons of influence	1,002	0.778	1.47	1,002	0.756	1.44

...which were promoted by foreign influencers, persons of influence	1,002	0.713	1.41	1,002	0.678	1.38
... i.e. clothing items	1,002	0.943	3.44	1,002	1.004	3.14
...i.e. footwear	1,002	1.065	3.11	1,002	1.059	2.87
...i.e. fashion accessories	1,002	1.068	2.67	1,002	1.027	2.43

Source: Authors

The frequency of purchasing fashion products (clothing items, footwear and accessories) decreased during the pandemic (column Mean, in Table 2). Also, the frequency of purchase through domestic websites decreased, while the frequency of purchase through foreign websites slightly increased. As for the percentage of monthly income that consumers in Serbia set aside for the purchase of fashion products, it is notable that it decreased during the pandemic. Table 3 shows the percentage of consumers who spent a certain percentage of monthly income for said purposes.

Table 3. Distribution of respondents according to the percentage of their monthly income set aside for purchasing before and during the pandemic

Percentage of monthly income	Before the pandemic	During the pandemic
Less than 10%	26%	52%
10-15%	32%	27%
15-20%	22%	12%
20-25%	12%	4%
Over 25%	8%	5%

Source: Authors

Consumers who spent over 25% of their monthly income on fashion products before COVID-19 most frequently (compared to other categories of consumers) purchased through domestic websites (Mean=4.56), via Instagram (Mean=2.08) and Facebook (Mean=1.85), clothing items (Mean=3.97), footwear (Mean=3.64) and fashion accessories (Mean=3.08), the products promoted by foreign influencers (Mean=1.69). Consumers who spent 20-25% of their monthly income most frequently purchased through foreign websites (Mean=2.64) and the products promoted by domestic influencers (Mean=1.59). Consumers who spent 10-15% of their monthly income, most frequently purchased in physical stores (Mean=2.35) and paid in cash, cash on delivery (Mean=2.56) if they ordered fashion products to be delivered to their home addresses. By using ANOVA test, it was found that there is a statistically significant difference in respondents' answers according to the percentage of their monthly income set aside for the purchase of fashion products before COVID-19, in relation to the frequency of purchasing fashion products: clothing items ($p=0.00$), footwear ($p=0.00$), fashion accessories ($p=0.00$), through foreign websites ($p=0.00$), via Facebook ($p=0.00$), the products promoted by domestic influencers ($p=0.00$) and foreign influencers ($p=0.00$).

During the pandemic, consumers who spent over 25% of their monthly income on these products, most frequently have purchased through foreign websites (Mean=3.00) and via Facebook (Mean=2.42), clothing items (Mean=3.88) and fashion accessories (Mean=3.08), the products promoted by foreign influencers (Mean=1.63) and most frequently paid online with a card (Mean=1.71). Consumers who have spent 20-25% of their monthly income, most frequently purchased through domestic websites (Mean=3.47), via Instagram (Mean=2.37), in physical stores (Mean=2.68), the products promoted by domestic influencers (Mean=1.79) and paid in cash, cash on delivery (Mean=3.26) and most frequently have purchased footwear (Mean=3.68). By using ANOVA test, it was found that there is a statistically significant difference in respondents' answers according to the percentage of their monthly income set aside for the purchase of fashion products during the pandemic, in relation to the frequency of purchasing fashion products: clothing items ($p=0.00$), footwear ($p=0.00$), fashion accessories ($p=0.00$), through domestic ($p=0.013$) and foreign websites ($p=0.00$), via Instagram ($p=0.00$) and Facebook ($p=0.00$), paying in cash, cash on delivery ($p=0.00$) for the products promoted by domestic ($p=0.00$) and foreign influencers ($p=0.00$).

The following tables (4, 5, 6) show the distribution of respondents by gender and by age category in relation to the percentage of their monthly income set aside for the purchase of fashion products before and during the pandemic.

Table 4. Distribution of respondents by gender in relation to the percentage of their monthly income set aside for the purchase of fashion products before and during COVID-19 pandemic

Gender	Before the pandemic						During the pandemic					
	Percentage of monthly income set aside for the purchase of fashion products					Mean	Percentage of monthly income set aside for the purchase of fashion products					Mean
	less than 10%	10-15%	15-20%	20-25%	over 25%		less than 10%	10-15%	15-20%	20-25%	over 25%	
Male	40%	34%	13%	11%	2%	2.01	54%	28%	9%	6%	3%	1.75
Female	21%	32%	25%	13%	10%	2.59	51%	27%	13%	3%	6%	1.84

*Male: N = 256; Female: N = 744

Source: Authors

There is a statistically significant difference in the answers of respondents of different gender in relation to the percentage of their monthly income set aside for the purchase of fashion products before COVID-19 (t-test; $t=-6.669$, $df=998$, $p=0.00$). Female consumers, compared to male consumers, spent a higher percentage of their monthly income on the purchase of fashion products before the pandemic. There is no statistically significant difference in the answers of respondents of different gender in relation to the percentage of their monthly income set aside for the purchase of fashion products during the pandemic (t-test; $t=-1.140$, $df=998$, $p=0.255$).

Table 5. Distribution of respondents according to age categories in relation to the percentage of their monthly income set aside for purchasing before COVID-19

Age categories	Percentage of monthly income set aside for the purchase of fashion products before the pandemic				
	less than 10%	10-15%	15-20%	20-25%	over 25%
18-25 (Generation Z)	30%	26%	20%	18%	6%
26-40 (Generation Y)	22%	35%	23%	11%	9%
41-55 (Generation X)	25%	30%	23%	13%	9%
56-72 (Baby Boomers)	32%	41%	18%	6%	3%

Source: Authors

When it comes to the portion of monthly income spent for the purchase of fashion products before COVID-19 (Table 5), in the highest percentage Baby Boomers spent (compared to other generations) up to 15% of their monthly income for the purchase of fashion products. They are followed by generations X and Y, who in the highest percentage set aside 15-20% of their monthly income each, for the same purpose. Generation Z set aside the greatest percentage of category 20-25% monthly income for the purchase of fashion products compared to other age groups, while generations X and Y set aside the greatest percentage of monthly income in the category Over 25%. There is a statistically significant difference in the answers of respondents of different age groups in relation to the percentage of monthly income set aside for the purchase of fashion products before COVID-19 (ANOVA; Sum of Squares=27.023, df=3, Mean Square=9.008, F=6.217, p=0.00).

Table 6. Distribution of respondents according to age categories in relation to the percentage of their monthly income set aside for purchasing during the pandemic

Age categories	Percentage of monthly income set aside for the purchase of fashion products during the pandemic				
	less than 10%	10-15%	15-20%	20-25%	over 25%
18-25 (Generation Z)	40%	27%	17%	9%	7%
26-40 (Generation Y)	47%	31%	13%	4%	5%
41-55 (Generation X)	58%	25%	8%	3%	6%
56-72 (Baby Boomers)	62%	27%	11%	0%	0%

Source: Authors

When it comes to the portion of monthly income spent for fashion products during COVID-19 pandemic (Table 6), Baby Boomers in the greatest percentage (compared to other generations) set aside less than 10% of their monthly income for the purchase of fashion products. They are followed by Generation Y who in the greatest percentage set aside 10-15% of their monthly income for the same purpose. Generation Z in the greatest percentage set aside for fashion products in the categories 15-20%, 20-25% and Over 25%. Therefore, the oldest age group set aside the least

amount for the purchase of fashion products during the pandemic, and the youngest category of consumers, who care most about fashion, set aside the greatest amount. There is a statistically significant difference in the answers of respondents of different age groups in relation to the percentage of monthly income set aside for the purchase of fashion products during the pandemic (ANOVA; Sum of Squares=41.271, df=3, Mean Square=13.757, F=11.941, p=0.00).

No statistically significant difference was found in the answers of respondents of different generations in relation to the method of payment, while a statistically significant difference was found in the answers of respondents of different generations in relation to the impact of (domestic and foreign) influencers. More precisely, the influencers made the greatest impact on Generation Z and the least on the oldest generation. It was found that there is a statistically significant difference in the answers of respondents of different generations in relation to the method of purchasing fashion products before COVID-19 (ANOVA test; through domestic websites: Sum of Squares=7.915, df=3, Mean Square=2.638, F=3.796, p=0.010; through foreign websites: Sum of Squares=57.958, df=3, Mean Square=19.319, F=20.503, p=0.00; via Instagram: Sum of Squares=19.257, df=3, Mean Square=6.419, F=7.254, p=0.00; via Facebook: Sum of Squares=81.792, df=3, Mean Square=27.264, F=36.709, p=0.00; in physical stores: Sum of Squares=30.275, df=3, Mean Square=10.092, F=5.884, p=0.001). It was also found that there is a statistically significant difference in the answers of respondents of different generations in relation to the method of purchasing during the pandemic (through domestic websites: Sum of Squares=14.037, df=3, Mean Square=4.679, F=3.543, p=0.014; through foreign websites: Sum of Squares=59.749, df=3, Mean Square=19.916, F=17.415, p=0.00; via Instagram: Sum of Squares=23.562, df=3, Mean Square=7.854, F=8.198, p=0.00; via Facebook: Sum of Squares=94.471, df=3, Mean Square=31.490, F=33.493, p=0.00; in physical stores: Sum of Squares=38.177, df=3, Mean Square=12.726, F=8.239, p=0.00). Before COVID-19, Baby Boomers most frequently ordered fashion products through domestic websites; members of Generation Z ordered most frequently through foreign websites and social networks, while Generation X purchased most frequently in physical stores. During the pandemic, Baby Boomers most frequently have ordered through domestic websites, members of Generation Y through foreign websites, and Generation Z through social networks, while Generation X have purchased most frequently in physical stores (Table 7).

Table 7. Distribution of respondents by generation in relation to the frequency of purchasing fashion products online and in physical stores, before and during the pandemic (Mean)

Generation	Domestic websites		Foreign websites		Instagram		Facebook		Physical store	
	Before	During	Before	During	Before	During	Before	During	Before	During
Generation Z	4.36	3.13	2.62	2.68	2.01	2.01	2.15	2.16	1.95	1.82
Generation Y	4.28	3.13	2.53	2.81	2.02	1.96	1.81	1.96	2.29	2.21
Generation X	4.47	3.35	2.19	2.42	1.85	1.79	1.46	1.52	2.46	2.38
Baby Boomers	4.50	3.40	1.94	2.12	1.63	1.55	1.32	1.29	2.29	2.32

Source: Authors

By using ANOVA test, it was found that there is a statistically significant difference in the answers of respondents of different generations in relation to the type of the fashion product purchased before COVID-19 (clothing items: Sum of Squares=62.225, $df=3$, Mean Square=20.742, $F=24.991$, $p=0.00$; footwear: Sum of Squares=44.945, $df=3$, Mean Square=14.982, $F=13.706$, $p=0.00$; fashion accessories: Sum of Squares=20.629, $df=3$, Mean Square=6.876, $F=6.123$, $p=0.00$). Generation Z, compared to other generations, most frequently purchased clothing items, footwear and fashion accessories before COVID-19. Also, it was found that there is a statistically significant difference in the answers of respondents of different generations in relation to the type of the fashion product purchased during the pandemic (clothing items: Sum of Squares=28.211, $df=3$, Mean Square=9.404, $F=9.563$, $p=0.00$; footwear: Sum of Squares=11.803, $df=3$, Mean Square=3.934, $F=3.535$, $p=0.014$), but there is no difference regarding fashion accessories, where $p=0.07$. During the pandemic, Generation Z most frequently have purchased clothing items, while Generation Y most frequently have purchased footwear.

Based on the presented results of the empirical research, it was proven that there is a statistically significant difference in the answers of respondents of different gender in relation to the percentage of monthly income set aside for the purchase of fashion products before COVID-19, but it was concluded that there is no statistically significant difference in the answers of respondents of different gender in relation to the percentage they spent for the same purpose during the pandemic. According to the aforesaid, the hypothesis H_1 has been partially confirmed. It was found that there is a statistically significant difference in the answers of respondents of different age groups in relation to the percentage of monthly income set aside for the purchase of fashion products before the pandemic, as well as in relation to the percentage spent for the same purpose during the pandemic. Accordingly, the hypothesis H_2 has been confirmed. As a large number of statistically significant differences were found in respondents' answers according to the percentage of their monthly income set aside for the purchase of fashion products before and during the pandemic, in relation to the frequency of purchasing fashion products (taking into account the method of ordering, the method of payment, the items of order and the impact of influencers on the purchase of said products), the hypothesis H_3 has been also confirmed. Since the alternative hypothesis H_1 was partially confirmed and the alternative hypotheses H_2 and H_3 were confirmed, the general hypothesis H_0 was automatically refuted.

CONCLUSION

The previous research mentioned in the Introduction and the Literature review show that the COVID-19 pandemic have had a significant impact on fashion market and fashion industry. Therefore, the research carried out by the authors does not vary in this respect. The research results unequivocally have showed that consumer behavior has had undergone significant changes during the pandemic. In the period before COVID-19, 86% of respondents stated that they frequently purchased fashion products through domestic websites, while this percentage was more than twice as low during the pandemic. The new living and working conditions of respondents during the pandemic, primarily working-from-home, led to the fact that the need to renew items of clothing was extremely reduced. No meetings, get-togethers, celebrations

were held, neither corporate nor family ones, and therefore the motivation to buy was missing. According to the authors' knowledge, one domestic manufacturer of fashion clothing suffered significant losses because interest in the line of elegant fashion products, intended for well-off working women, ceased. The rapid introduction of a casual line by that manufacturer prevented the decline, but the results of business operations are far from the desired. From the experience gained during the pandemic, it is clear that manufacturers of fashion products first, and then distributors, wholesalers and retailers, must be better prepared and more flexible when introducing new lines. The environment is changing rapidly, suddenly and without notice. There are significant data showing that the percentage of orders of fashion products made through domestic websites during the pandemic fell compared to the percentage of orders made before COVID-19, and that this all happened in favor of orders made through foreign websites. This is also a significant data for the domestic market of fashion products and an incentive for domestic manufacturers to improve online sales, in order to be able to match the competition in the field of global fashion brands that have brought the online shopping system to perfection. For the domestic market, the advantage can rest with acceptable prices and speed of delivery, as well as with the absence of costs such as customs, which is a significant budgetary item when purchasing through foreign websites. Domestic websites could highlight this fact as their valuable advantage through marketing strategy. About 25% of respondents stated that they have ordered fashion products via social networks: Instagram and Facebook. This method of ordering underwent a slight change, meaning that orders via Instagram were made less frequently during the pandemic compared to the period before the COVID-19, while orders made via Facebook slightly increased in the observed periods. These social networks are connected; they have a great impact on the creation of consumer attitudes but online orders take place more frequently through websites. This is due to the fact that social networks are intended to attract consumers and direct them to websites, to the landing page where the conversion rates and the number of purchases are measured against the number of clicks on that page. The obtained results are a clear signal to companies that they must raise their online sales to the highest level, using strong marketing support. A greater number of consumers paid for purchased fashion products in cash on delivery. The increase in cash-on-delivery payments during the pandemic may also be a consequence of possible consumer distrust. The results also show that there is a growing trend of online payments, as well as that sellers of fashion products should offer different payment methods to their consumers. Part of the research related to the impact of influencers on purchasing decisions shows that the power of influencers is not what one would expect. Only 12% of consumers declared that they purchased products promoted by domestic influencers, while 9% of consumers purchased products promoted by foreign influencers. This is an intriguing piece of information because it could also mean that fashion brands avoided hiring influencers or that consumers did not trust influencers more than their personal sense of quality and purchasing ability. It is also possible that influencers were hired only by successful fashion houses whose products are expensive and that the purchasing power of consumers in Serbia is insufficient to respond to a greater extent to that type of offer. The conclusion is that the position and impact of influencers require additional research in the future. When it comes to setting money aside for the purchase of fashion products in Serbia during and before

COVID-19, the results show that those who set aside minimal amounts of money account for the greatest number of consumers. During the pandemic, the percentages of income allocations for the purchase of fashion products decreased compared to the period before the pandemic, i.e. the number of respondents who set aside 10-25% of their monthly income for the purchase of said products decreased, while the number of those who set aside less than 10% of their monthly income increased. In the period before COVID-19, a higher percentage of women set aside a higher percentage of their monthly income for the purchase of fashion products compared to men, and this percentage was the same in the period during the pandemic. It is obvious that women have changed their shopping habits during the pandemic as a consequence of the changed way of working and lifestyle, which the authors have already discussed. Generational structures show that Baby Boomers spent the least on purchasing fashion products before COVID-19 and that they doubled the frequency of such behavior during the pandemic. There is a clear trend of a decrease in the purchase of fashion products among all generations in the period during the pandemic compared to the period before the pandemic. Before the COVID-19, members of generations Y and X spent the largest portion of their monthly income on the purchase of fashion products. During the pandemic the members of Generation Z have set aside the largest portion of their monthly income to fashion products. Members of Generation X most frequently purchase fashion products in physical stores in Serbia, while Baby Boomers most frequently purchase through domestic websites. The results are the same in the period before COVID-19. Generation Z most frequently purchase through social networks. Characteristically for Generation Y, they most frequently order fashion products through foreign websites, while Generation Z most frequently purchase clothing items. The limitations of the work are caused by a wide range of factors that influence consumer behavior in the fashion industry market, which cannot be covered by a single research. The research did not include motivations for purchasing or consumer value attitudes. More detailed research of the role of social networks and fashion brands, as well as the essential role of influencers, were also excluded. All of the said represents an opportunity and an incentive for the authors to do further research. The obtained results of the research are significant for all participants in the fashion market and for all actors of the fashion industry in Serbia, starting from manufacturers of fashion products, intermediaries, wholesalers, retailers, distributors, suppliers and marketing experts. As the purchase of fashion products through social networks has increased, it indicates the need for active management of creative online marketing strategies on social networks. The authors are not aware of any research conducted in Serbia on a similar topic, so this research may be useful for further research in fashion marketing.

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