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COVID-19's Effect on Consumer Decision-Making in Millennials

A Study of Fashion Consumption in Sweden

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Bachelor's Thesis in Business Administration

Title: *COVID-19 and its Effect on Consumer Decision Making in Millennials: A Study of Fashion Consumption in Sweden*

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Abstract

Background: With the COVID-19 pandemic having brought on drastic lifestyle changes in the form of lockdowns, stay at home orders and social distancing directives, there exists an avenue for research for how these circumstances have affected the decision-making process of millennials towards fashion products. This can be done by exploring the changes that the COVID-19 pandemic has had on millennials' consumer decision making process.

Purpose: The purpose of this thesis is to explore the effects that the COVID-19 pandemic has had on the consumer decision-making process in millennials regarding their fashion consumption. This exploratory study may aid marketing practitioners in assessing the behavioural changes that have occurred in the target demographic, and to apply the findings towards evolving their marketing mix or other related strategies to adapt to what could be the “new normal” post-pandemic.

Method: An exploratory research study conducted qualitatively using the data from interviews of 14 millennials in Sweden and employing abductive reasoning and a thematic analysis approach.

Conclusion: The findings and the analysis from the study suggests that the millennial demographic in Sweden have seen a change in their fashion consumption in the context of the CDP model (Blackwell et al., 2006). These changes are linked to the three global themes identified by the authors which were **Change in Social Settings, Change in Requirements and Behavioural Shifts**, as well as their underlying categories. Through the analysis the authors found that the *Need Recognition, Search for*

Information, Pre-Purchase Evaluation of Alternatives, Purchase and the Post Purchase Evaluation stages were affected in the participant's fashion consumption.

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1. Introduction

1.1 Background

Unlike previous public health crisis events such as the 2002 SARS epidemic or the Ebola outbreak, the COVID-19 pandemic has forced drastic lifestyle changes for a large portion of the world's population in the form of lockdowns, stay at home orders and social distancing directives (Mehta et al., 2020). These efforts to contain the spread of COVID-19 have impacted the lives of the greater population of the world in ways that have likely never been seen in modern times. Upon writing this thesis, vaccination against the virus has only just started, thus the long-term effects of the COVID-19 pandemic on consumer behaviour has yet to be observed and will most likely not be seen until normalcy has returned for a large proportion of the global population. Thus, the extent of the consequences that the pandemic has had on consumers on an individual level is at present unknown. This presents an opportunity for marketers in the fashion industry operating in Sweden to uncover how the current pandemic has impacted the behaviour and decision-making process of millennial consumers in order to adjust their existing strategies to meet these changes.

However, there have been preliminary studies that have begun to observe the impact that the pandemic has had so far. In a survey conducted by Kantar (2020), it is reported that the participants spent less on both physical and online retail, as well as having shown that there has been a growing interest in investing and saving, as well as learning to live with less. These observed changes to consumers on an individual level poses the need for further research on how the pandemic has changed the current understanding of consumer behaviour and presents challenges for businesses to rethink their strategies to maintain competitiveness in the future (Mehta et al., 2020).

Within this thesis, the authors explored how the consumption of fashion goods has been affected. According to McKinsey & Company's (2020) report *State of Fashion 2020*, the fashion industry saw a global contraction of nearly 30% in 2020. For an industry that relies on 80% of their transactions occurring in physical stores, the lockdowns of city centres and subsequent fashion store fronts further exacerbated the dire situation of fashion brands. Furthermore, due to the adoption of working and studying from home brought on by social distancing directives, there have been an increase in demand for loungewear, which was seen as Birkenstock slippers, Crocs sandals and Nike track pants were some of the most sought out apparel items in 2020 (Lyst, 2020). As a result of the

disruption and the temporary pause that has been put on traditional social settings such as offices and classrooms, retailers such as Walmart saw an increase in demand for tops with a decline in sales for pants as business meetings have become reduced to interactions over online platforms such as Zoom (Roberts, 2020). Despite the existing body of literature on how the pandemic has changed the landscape of retailing in the form of digital adoption and transitioning to e-commerce (Kim, 2020., Ding & Li, 2020., Wang et al., 2020., & Dannenberg et al., 2020) there exists a theoretical gap on individual consumer's decision making and how that has impacted their consumption.

Due to the scope of the research being the fashion industry, millennials represent the consumer demographic that was interviewed in the thesis. According to (Vyuong and Nguyen, 2018), the millennial generation is an important segment for the fashion industry due to their willingness to spend up to two thirds of their income on apparel and clothing, substantially higher than other age demographics. Their ability to spend on fashion items is greater than other generations before them. As Vyuong and Nguyen (2018) highlight, this generation is also known to not make purchase decisions based solely on the price but also a high emphasis on gaining hedonic value from their purchases. Their relationships with fashion brands are also formed based on customization for their needs and the brand's ability to align with their personality and lifestyle (Moreno et al., 2017). According to McKinsey & Company (2020), fashion brands spend substantial resources to build loyalty with millennials to drive growth. This combined with the generation's spending power as well as the demographic share that they possess within the fashion industry make them an increasingly important consumer demographic (Moreno et al., 2017). Thus, any potential changes brought on by the ongoing pandemic on this consumer demographic's decision-making process could have significant implications for the fashion industry.

1.2 Problem

Since the beginning of the COVID-19 pandemic in 2020, there has been a handful of research on the effect that the pandemic has had on consumers, such as the studies conducted by Mehta et al. (2020) and Loxton et al. (2020). Recent academic research on consumer behaviour in India showed signs of people having intentions of reducing their consumption after the pandemic in light of the drastic lifestyle changes that they have had to experience (Mehta et al., 2020). In addition, a preliminary study of how the reduced consumption patterns towards clothing goods that were observed during and

after the Turkish economic crisis could be repeated in light of and following the COVID-19 pandemic (Ertekin et al., 2020). Although there has been preliminary research on the impact that the COVID-19 pandemic has had so far, there exists a gap in the literature regarding the impact that the pandemic has had on the individual's decision-making process regarding specific industries. Previous research by Mehta et al. (2020) focused on consumer behaviour in India, and the authors of that research recognized that future research should delve into how consumers from different cultural segments have reacted during these times. Furthermore, Ertekin et al. (2020) recognized the benefit of observing the impact that the COVID-19 pandemic has had on consumers in developed nations. Ertekin et al. (2020) emphasized the need for further observation on the adjustments and changes that have been made on consumption behaviour to allow for marketers to facilitate appropriate strategies to meet these changes. The authors of this research aim to address and contribute to filling these gaps that were cited by the authors stated above.

1.3 Purpose

The purpose of this thesis is to explore the effects that the COVID-19 pandemic has had on millennials' consumer decision making in regarding their fashion consumption. This exploratory study may aid marketing practitioners in assessing the behavioural changes that the pandemic has triggered in context of the theory provided, and to apply the findings towards evolving their marketing mix or other related strategies to adapt to the decision-making behaviours that have been taken on during the pandemic. This exploratory research aims to investigate the effects the COVID-19 pandemic has had on consumers' decision making, and to contribute to the growing field of knowledge surrounding consumer behaviour in times of the COVID-19 pandemic.

1.4 Research Question

In light of the problem and the purpose stated, in combination with the existing body of literature on the topic of consumer decision making, such as *Consumer Behaviour* by Blackwell et al. (2006) as well as *Consumer Behaviour: Applications in Marketing* by East et al. (2016), the thesis aims to explore the transformation that the pandemic has had on millennials' consumer decision making process through the following research question:

Research Question: How has the COVID-19 pandemic affected millennials' consumer decision making process regarding their fashion consumption?

1.5 Delimitations

Delimitations were set for this study in order to limit the research scope. This thesis is delimited to the impact that the COVID-19 pandemic has had so far, as the event is the causative factor in the analysis. Furthermore, the research is limited to consumers living in Sweden who are a part of the millennial generation. Lastly, the researchers observed the decision-making process in regards to products and services in the fashion industry.

2. Literature Review

2.1 Introduction to Literature Review

The literature review follows the thesis' purpose, research question as well as abiding by the delimitations set by the authors. The literature review will contain an overview of the existing body of relevant research and theories concerning consumer behaviour that fall within the scope of the study. Furthermore, the following section will provide an overview of the existing understanding of how external shocks affect consumer behaviour. In addition, there is an overview of the existing body of literature concerning COVID-19's impact on consumers. Through this literature review, the authors will introduce key concepts and theories that will serve as the medium in which the results from the research will be analysed through, as well as to present the gap in the research in which we aim to explore.

2.2 Method for Literature Review

Despite the fact that the research surrounding COVID-19 and its effect on consumer behaviour is novel and largely unexplored, there were a few key articles that were used to establish a baseline on the extent of research that has been done on the subject, namely by Mehta et al. (2020) and Loxton et al. (2020). Thus, the authors have decided to incorporate theories and concepts surrounding consumer behaviour in order to establish a strong theoretical foundation in which the research can be conducted. The authors utilized data bases such as Google Scholar and Primo to collect secondary data. In order to establish a high degree of quality in this literature review, the authors delimited the secondary sources to peer reviewed articles from academic journals as well as academic books. Some of the most important keywords that were used on these data bases were "COVID-19", "Consumer Behaviour", "External Shocks", "Consumer Decision Making" and "Fashion Industry". These keywords and others were used in combination with each

other in some cases as well as having been searched on an individual basis. One of the considerations that must be taken into account is that the findings in the research surrounding COVID-19 and its impact on consumer behaviour is still incomplete due to the novelty of its nature and by the fact that the pandemic has yet to be ended as of the writing of this thesis.

2.3 Consumer Behaviour

2.3.1 Consumer Decision Making Process

Consumer Decision-Making Process (CDP) Model

In their book *Consumer Behaviour*, Blackwell et al. (2006) provides a roadmap into the minds of consumers that encapsulate the set of activities that occur when a decision is made, in a sequenced and structured format (see figure 1.). The current model is an expanded version that was introduced by Engel, Kollat and Blackwell (1978) at the Ohio State University known as the EKB model. As the model evolved it reached its current form and is referred to as the EBM-model by the authors Blackwell et al. (2006). The model depicts seven different stages that consumers go through in their decision making; *Need Recognition, Search for Information, Pre-purchase evaluation of alternatives, Purchase, Consumption, Post-consumption Evaluation and Divestment*. This model is supported in structure and content by Kotler and Keller (2016) as well as Stankevich et al., (2017), who proposes a five-stage model of the consumer buying process with the same sequential decision-making structure, that despite being named slightly different has the same overall meaning behind it. Certain steps or segments of this model might deviate in naming compared to the EBM model by Blackwell et al, (2006) but the overall content is significantly similar and stands to support the EBM mode (Blackwell et al., 2006) propositions. It is noteworthy that this model does not cover the consumption stage, and hints on a disposal stage in Kotler and Keller's work (2016). For the sake of continuity and understanding, the EBM model will be referred to as the CDP model throughout this thesis. The Consumer Decision-Making Process is boiled down into these stages, and the various factors that influence each stage. Blackwell et al. (2006) continues with explaining each stage in detail:



Figure 1. Consumer Decision Process Model (EBM) (Blackwell et al., 2006)

Need Recognition

Need recognition starts when the consumer becomes aware of the difference between the current state of an aspect in their lives versus the optimal state of said aspect (Blackwell et al., 2006), which is supported in “The Buying Decision Process Model” by Kotler & Keller (2016) which begins with “Problem Recognition”. Additionally, in McKinsey’s “Dynamic Model of the Consumer Decision Journey” (Court et al., 2009), the consumer journey begins with an “initial consideration” which has the same fundamental meaning as need recognition in the CDP model (Blackwell et al., 2006). This sparks a stimulus in the consumer to take action to fix or improve the perceived dissonance. The product’s ability to solve the problem that is perceived will result in a purchase if the value of the benefit is greater than the cost of purchasing it. Simply acknowledging that there is a need that must be fulfilled, meets the criteria of a consumer recognising a need. Consumers can also have the same feeling towards desires instead of needs, but these desires are more easily bargained away when their purchasing authority or ability is too low, and desires might be discarded as long as the fundamental need is met (Blackwell et al., 2006; Kotler & Keller, 2016; Stankevich et al., 2017). One such example might be a mobile phone purchase. The consumer might *desire* an iPhone, but their purchase ability does not accommodate such an expensive purchase, and thus the consumer settles for a cheaper phone. The Need Recognition itself can be divided into internal and external stimuli, or *environmental influences* and *individual differences*. These include

but are not limited to culture, social class and situation for environmental influences as well as consumer resources, motivation and knowledge for individual differences (Blackwell et al., 2006; Stankevich et al., 2017). These differing factors alter our perceptions and what consumers are able to identify as needs.

Search for information

After the need is recognised, the consumer then starts to search for information and different solutions that might serve to solve the gap or perceived discrepancy in the current state of affairs (Blackwell et al., 2006; Stankevich et al., 2017). Additionally, in the models presented by Court et al., (2009) and Kotler & Keller (2016), their respective models reflect the CDP model by Blackwell et al. (2006) by having an active evaluation and information search respectively. This search can either be *internal* or *external* (Stankevich et al., 2017). Internal information search consists of retrieving knowledge from past memories and experiences, or even from genetic tendencies that have been passed on. External information search on the other hand consists of collecting information from outside sources, such as family, peers and the general marketplace. On occasion consumers even search for information passively by doing things that make them more perceptive to information, but other times it is by actively looking for information from the internet, watching ads or venturing to stores to experience products first hand as well as retrieve information from sales representatives (Blackwell et al., 2006). This searching process is sometimes well thought out and expected, but it can also be very spontaneous, such as when a laptop breaks unexpectedly. The sense of urgency perceived can be a contributing factor to the time allotted to information search, and some products such as broken fridges will not allow for long periods of information search simply because it is too expensive to wait (Blackwell et al., 2006). Length and depth of search is dependent on individual variables such as social class, size of purchase, personality, income, past experience and brand perceptions experienced previously. Furthermore, the sources of information that consumers seek are divided between Marketer and Non-Marketer-Dominated sources, which differentiates between information provided by the efforts of the producers of the good or by peers and opinion leaders respectively (Blackwell et al., 2006; Kotler & Keller, 2016).

Pre-Purchase Evaluation of Alternatives

In this stage, the consumer strives to give answers that arise during the previous phase (Blackwell et al., 2006). The consumer may ask questions such as *What options are available?* and *Which one is most appropriate under my circumstances?* are asked in order to make sufficient evaluations and comparisons with available alternatives (Blackwell et al., 2006). They use their own knowledge acquired during previous steps in order to allow this comparison to give them an accurate depiction of what alternative best fits their needs, in order to narrow down their options before they make a sound decision (Stankevich et al., 2017). These evaluations can be stored for later use, since similar transactions often use the same line of reasoning for products with similar attributes, and not rarely to solve similar problems. Different consumers use different evaluation criteria, also known as the standards and specifications used to compare different products and brands to allow for a choice to be made (Stankevich et al., 2017). How consumers evaluate these choices are unique to themselves, and are coloured by individual and environmental influences (Stankevich et al., 2017). This means that the evaluation criteria essentially become product-specific in its implementation, and is based around an individual's values, lifestyles and their needs etc. Stankevich et al. (2017) also highlight that a consumer who possesses product preferences and brand loyalty might not engage in this stage of the consumer decision making process. In addition to this, there needs to be an evaluation of where the purchase is to be made as well, more specifically what store, website and/or company they shall choose (Blackwell et al., 2006; Kotler & Keller, 2016; Stankevich et al., 2017).

Purchase

When the decision to purchase has been made, there are two phases that consumers go through. In the first phase, the consumers choose the avenue of purchase, such as a specific retailer, website etc over the competition. This step is coined as "the Purchase Decision" in the Buying Decision Process by Kotler and Keller (2016). The second phase consists of *in-store choices*, figuratively or literally, which can be influenced by salespeople, banners on websites, media, point-of-purchase advertising to name a few (Stankevich et al., 2017). The consumer can either move through these phases along with their preconceived notions and plans, and purchase the product or brand originally intended due to this there is often a delay between the consumer deciding to make a purchase and the actual transaction (Stankevich et al., 2017). Stankevich et al. (2017)

further states that when purchasing non-durable items, the time between the purchase decision and the actual transaction may be short. There are also instances when consumers' purchases do not align with their initial plans, one such example being that the store they usually never shop at is holding a sale on their desired item, or their favourite store is out of stock. When it comes to in-store purchases, the salesperson might persuade or dissuade the consumer from making a particular purchase (Blackwell et al., 2006; Stankevich et al., 2017).

Consumption

Consumption occurs after the purchase has been made, it is the stage where the consumer is in actual possession of the product and they can finally use it. Notably, the CDP model by Blackwell et al., (2006) focuses on consumption as its own stage in contrast to other models such as the models proposed by Kotler and Keller (2016) and Court et al. (2017). Consumption can either be immediate or delayed depending on the purchase avenue, a customer might buy something that is on sale because it is currently out of stock, but will be shipped in a set amount of time agreed upon in advance. The consumption innately affects how satisfied a consumer is with the product, and reflects in how likely they are to make the same purchase, or even the decision to return something. Furthermore, Kotler and Keller (2016) identified that the rate at which a product is consumed is a key driver in sales frequency. The carefulness of which a consumer uses or maintains a product affects its lifespan and when a product needs to be replaced. (Blackwell et al., 2006.; Block et al., 2016).

Post-Consumption Evaluation

In this stage, consumers experience either satisfaction or dissatisfaction. Essentially, satisfaction occurs when consumers' expectations meet the perceived performance the purchased good or item provides. When the experience and performance does not match said expectation, dissonance and dissatisfaction occurs (Blackwell et al., 2006). This is supported by Kotler and Keller (2016), who state that after the purchase there is a chance of consumers perceiving a dissonance in the expected and actual contribution a purchased item has, and begins the process of post-purchase satisfaction and actions. These aforementioned experiences bear significant weight, as they are stored in a consumer's memory and will serve as a reference for future purchases. Satisfied

consumers are harder to target, as there is less material to take advantage of and there are less perceived attributes that are lacking. If satisfaction is achieved, future purchases of a similar nature become easier. The most important part of assuring satisfaction is consumption behaviour, as in how consumers use the goods they have purchased. If used incorrectly, or if the consumer has invalid preconceived notions of what performance is expected of a product, might invite dissatisfactory feelings (Blackwell et al., 2006). Stankevich et al. (2017) concurs with this as they state that consumers reflect on the purchase in this stage, evaluating if the purchase was satisfactory or if it does not meet their expected benefits, and at that point the consumer will either experience positive or negative feedback. Apart from this, consumers also frequently second-guess decisions, looking for validation and asking questions regarding their purchase after the fact. This is more common with expensive items. The evaluation can also be backed or hindered by emotional behaviour, as joyous interactions will increase the satisfaction of a good or an item, whilst negative emotions increase dissatisfaction. And furthermore, just as consumers judge pricing between actors before purchase, so do they during the Post-Consumption Evaluation stage where they compare if the price at the time of purchase is justified, a move in order to motivate their purchase after the fact (Blackwell et al., 2006).

Divestment

Divestment occurs at the latest stage, with several options available to consumers at this point. This stage essentially covers how consumer's dispose of their items, and consists of outright disposal, recycling, or remarketing (reselling). The behaviour a consumer has in this stage depends on the item, as one might remarket a car but not an electric toothbrush. In situations like these, recycling and subsequent sustainability concerns play a big role in how the consumer divest their products (Blackwell et al., 2006) This is supported by Kotler and Keller (2006), who notes that in the post-purchase behaviour stage there is a step of disposal in regards to the purchase good or item.

2.3.2 Additional View

Partial Decision Models

East et al. (2016) suggests that another kind of model which are the “partial decision models”, in which the rationale behind purchases are considered incomplete, and acknowledges that many purchases occur merely from habit instead of informed decisions. They explain the connotation between informed and automatic decisions to be the level of *involvement*, where first-time and important purchases require more involvement than simpler or routine transactions. These are divided into three decision making models; *Cognitive*, *Reinforcement* and *Habit* decision making models (See Figure 2.). The main distinction between these are simply the degree of involvement as well as the degree of stimuli from the environment.

Cognitive

The Cognitive Decision-Making Model (East et al., 2016) assumes rationality, in which consumers make decisions based on predetermined factors with sufficient justification. When consumers make first time decisions with high stakes or implications, they tend to compare alternatives and discuss with others to make sure to minimize costs and negative implications while maximizing benefits. This model is sometimes referred to as *extended problem-solving* (East et al., 2016). Prior research done by Beatty and Smith (1987), showed that people did not do extensive research prior to purchase decisions, and Beales et al. (1981) showed that carefully thought out decision-making is quite the rarity to begin with, and is only likely to occur for the first couple of purchases. There are also gaps in this model, as even rationally motivated decisions can be compromised due to inexperience, attaining wrong information etc, as it clouds the judgement of the consumer.

Reinforcement

Learning Theory is another concept suggested by East et al. (2016), in which the correlation between positive outcomes of a decision and the repetition of identical or similar decisions is noted. The same can be said for negative outcomes, in which similar decisions are less likely to be repeated. This type of reinforcement on decision making is essential to the reinforcement and habitual decision-making models. The faster the reinforcement is received, the more effective it is, on a subconscious level. Early research

into learning theory showed actions are driven by outcomes, as Thorndike (1911) confined a hungry cat in a case and observed its multiple attempts of getting free (the desired outcome) which became more easily attainable with subsequent attempts, which he named *trial and error learning*.

The general consensus in this model is that reinforcement changes the frequency of responses, as well as strengthens the association between stimulus and response. The effect of reinforcement is shown in the following model: see figure 2.

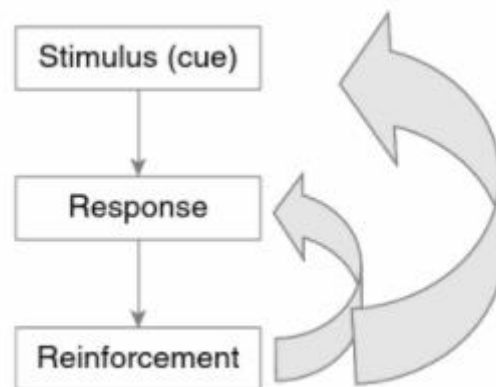


Figure 2. Effect of Reinforcement Model (East et al, 2016)

The premise of reinforcement is expanded upon by Skinner (1938), who introduced the concept of *shaping*, which means that behaviour is gradually shifted from one to another by purposefully reinforcing specific performances or actions that moves a customer's behaviour in a desired direction.

Habit

Whereas cognitive and reinforcement models emphasize the modification of consumer behaviour, and the subsequent changes that take place in purchasing patterns, a big part of consumption is still done through an automatic and routine fashion. People simply buy the same brands from the same vendors for long periods of time. This is a desired outcome for many businesses. It is said that a habit is a behaviour where the same behaviour is produced when exposed to a certain stimulus (East et al., 2016). Such stimuli can include colour, size and shape of packaging in terms of supermarket goods (Williams, 1966). Responses to such stimuli are automatic, and thus require no reflection or cognitive effort to make purchase decisions. Habits therefore sidestep cognitive decision-making entirely.

The habit model excludes any and all planning before a decision is made, but does not mean that consumers never reflect on their habitual behaviour. Discussions with others or particularly good or bad experiences may instigate reflection over habitual purchases. Usually, however, habitual decision making is restrictive in regards to experimentation, and thus consumers might not be privy to any improvements and benefits other products might provide. This means that, even though habitual purchases are often satisfactory, they are seldom optimal (East et al., 2016).

2.4 Impact of Crises on Consumer Behaviour

2.4.1 External Shocks

External shocks are characterised by and often include trade-shocks, natural disasters, changes in international economy and interest rates (Raddatz, 2007). Negative external shocks often disrupt economic activities such as trade, stock exchanges and business operations, which ultimately lead to increase in unemployment, falling wages and are followed by a period or periods of weakened economic growth. The impact of external crises on consumer behaviour are often viewed through the concept of consumption smoothing. This concept is employed to observe the expenditure patterns of consumers between necessary and discretionary goods during times of crises (Dutt & Padmanabhan, 2011).

2.4.2 Consumer's Reaction During Times of Crisis.

Quantitative studies have shown the effects of external shocks on consumer's behaviour on an expenditure level, however qualitative research has also been done to observe the psychological aspects that influence consumers during times of crises (Dutt & Padmanabhan, 2011., & McKenzie, 2006). Kaytaz and Gul (2014) understood that the psychology of consumers has not been observed enough due to the focus on expenditure smoothing. Through their research they observed that Turkish consumer's behaviour were affected regardless of whether they experienced a decrease in income during the 2008 economic crisis (Kaytaz and Gul, 2014). The findings suggested that regardless of changes in income, an economic crisis inhibits uncertainty and lowers confidence in the future (Kaytaz & Gul, 2014).

The existing body of literature concerning consumption patterns during times of crisis have established the concept of designation of goods between being essential and

discretionary, and within those categories exists sub-categories that classify them between durables, semi-durables, non-durables and services (Dutt & Padmanabhan, 2011). Goods from the fashion industry fall on the spectrum of being discretionary goods and are semi-durables due to them being able to be used multiple times over an extended period (EuroStat & OECD, 2007). Previous studies have shown that discretionary goods such as clothes are the goods that are most negatively affected due to expenditure smoothing (Dutt & Padmanabhan, 2011). There are emerging studies in the field of marketing that have begun to observe the behavioural patterns of consumers towards fashion goods during times of crisis, such as the one conducted by Ertekin et al. (2020). The study observed Turkish consumers and their consumption practices in regards to fashion goods. Through conducting semi-structured interviews Ertekin et al. (2020), found that the respondents displayed six consumption practices during and after the economic crisis of 2018, which were; reusing, reducing, rejecting, searching for alternative channels, reconsidering and relying on discounts. This study contributes to the body of literature as it provides a holistic view on consumer behaviour during times of crisis as it qualifies the anti-consumption patterns that arise during times of crisis. In addition, it allows for marketing research avenues in the future so that businesses can adjust their communication, distribution, pricing and product strategies in accordance to consumer's reactions to these events.

2.4.3 Covid 19's Impact on Consumer Behaviour

Research has found that consumption patterns and behaviours are affected during times of crisis, in the form of lowered confidence, risk aversion and consumption smoothing across categories (Kaytaz & Gul, 2014). However, the COVID-19 pandemic has not been an ordinary crisis, as efforts to contain the pandemic have led to large parts of the world being forced into shutdown, which has resulted in economic instability throughout the globe (Mehta et al., 2020). In addition, consumer's behaviours have been transformed in a way that has likely never been before, in the form of stay at home orders and social distancing directives (Mehta et al., 2020). Due to the novelty of the phenomenon, research on the effect of COVID-19 has only begun to be explored. Furthermore, the long-term impact on consumers will most likely not fully show itself until normalcy is restored to everyday life (Loxton et al., 2020). As a result of the uniqueness of the current pandemic, academics are questioning to what extent consumer behaviours will be changed, not just on a fiscal, but on a fundamental level that will reshape how people will view consumption in the future (Mehta et al., 2020).

Research has shown that on a rudimentary level, the effects of COVID-19 have been consistent with observations made on past crises. Loxton et al. (2020) found that consumer behaviour during the initial months of the pandemic corresponded with previous shock events such as the SARS outbreak in 2002, the Christchurch earthquake of 2011 and 2017's Hurricane Irma. The findings showed that, like the previous crisis events, consumers during the beginning of the COVID-19 pandemic, showed signs of panic buying, herd mentality, decrease in discretionary spending and a heightened influence of the media on consumer sentiment (Loxton et al., 2020). Their findings provide preliminary results which show similarities between the reactions of consumers towards the current pandemic and previous external shock events. The authors do acknowledge the uniqueness of the pandemic due to its international scale and duration, and that the full effects of the pandemic cannot yet to be observed, and until a vaccine is administered to a wider population, uncertainty and fear will continue to alter consumer behaviour (Loxton et al., 2020).

In light of the dramatic lifestyle changes taken on by a large portion of the world in the form of lockdowns and stay at home orders, researchers have begun to question the effect that the pandemic has had on consumer materialism. Through conducting interviews with marketing professionals and consumers in India, Mehta et al. (2020) were able to identify themes, shifts in values and actions that arose amidst the pandemic. Through their interviews with marketing professionals, they found external and internal drivers of consumer behaviour such as personality type, brand image, status and self-concept were mitigated during the lockdown phase of the pandemic (Mehta et al., 2020). The interviews with consumers presented that people have begun to reconsider and reflect on their own buying behaviours, in which they further elaborated and expressed sentiments about appreciation for their current possessions. In addition to this, consumers expressed that they have grown their sense of solidarity in these times and have shifted their expenditures towards local brands (Mehta et al., 2020).

Through their interviews and research, Mehta et al. (2020) have hypothesized that new motivations have arose through the crisis that could instil long term behavioural changes that could shift consumers towards frugality with materialistic needs. This shift would require companies to adjust their marketing strategy to be able to effectively interact with their consumers in a way to uphold the equity of their product or service after the pandemic. There are limitations that must be taken into consideration, as there exists

various external and internal factors such as culture and economic situation that have shaped the responses of these interviewees, thus there must be further research that would sample from a wider population, and there must be data driven analysis to see what factors correlate with these behavioural changes (Mehta et al., 2020).

2.5 Consumer Behaviour of Millennials

2.5.1 Millennials

Millennials are known as the first digital natives and as the first global generation. This generation includes individuals born between 1980 and 1999 (Lissita & Kol, 2016) and are often known as generation Y. According to Moreno et al. (2017), millennials constitute a large population with over 2 billion people worldwide considered to be under the same age bracket. Millennials hold a significant purchasing power which is the reason they are considered to be an appealing demographic for marketers. In the year 2017, millennials were known to account for almost fifty percent of the global consumption (Moreno et al., 2017). There is a lot of debate over the birth date of the millennials, but most of them coincide in the manner mentioned below in Figure 3.

No	Author/year	Millennials (birth period)
1	Valentine & Powers (2013)	1977 - 1996
2	Muda, Mohd, & Hassan (2016)	1980's to the early 1990's
3	Omar (2016)	1980-1990's
4	Lissitsa & Kol (2016)	1980-1999
5	Moore (2012)	1982-2000
6	Rainer & Rainer (2011)	1980-2000
7	Lee & Kotler (2016)	1980-2000
8	Junker, Walcher, & Blazek (2016)	1981-1995
9	Ordun (2015)	1981-2000
10	Howe & Strauss (2000)	1982-1988

Figure 3. Millennials Birth Period Moreno et. al, (2017)

According to Moreno et. al (2017), having grown up with technology, millennials are gravitating more towards more interactive forms of media and are therefore avid users of social networks through which they derive functional value. Millennials have seen and experienced the evolution of e-commerce and their role in this evolution will only increase along with their discretionary incomes. Millennials are known to value equal exchange and reciprocity in terms of the respect, trust and commitment that they share with brands and other merchants. This generation evaluates their level of satisfaction

derived from personal and business relationships based on the aforementioned rubric (Satinover, Raska & Flint, 2015). Lissitsa and Kol (2016) highlight that Millennials' loyalty is inconsistent and experiences changes based on the trends in the fashion industry and reputation of the brand. Millennials also value quality and style in clothing items over other variables such as price (Lissitsa & Kol, 2016). They resonate with electronic word-of-mouth rather than being a target for a promotional campaign by a brand. Competitive prices are the reason millennials are less likely to stick to a brand for a long period of time because they value savings and good shipping rates (Moreno et al., 2017).

2.5.2 Millennials Buying Behaviour towards Fashion

According to Andreea-Ionela (2020), a consumer's personal decision-making process is influenced by numerous factors, and the "importance of each factor varies by market segments". Owing to this, Andreea-Ionela (2020) describe the purchase decision-making process of fashion items as an intricate phenomenon. The fashion industry is driven by influencing change in styles and tastes of the consumers, but research lacks in areas surrounding why consumers buy clothing and researchers therefore consider it vital to understand how the psychology of consumption works (Goldsmith et al., 2012). According to Rise et al. (2010), clothing is used by individuals as a communication tool to convey messages about themselves and their self-identity.

This is also considered to be the factor that shapes generation Y's interaction with fashion brands. Unlike generations before them, millennial consumers display inconsistencies in their behaviour, thus forcing marketers to keep up with their changing behaviours and implement strategies to attract this important generation (Valaei & Nikhashemi, 2017). As mentioned by Valaei and Nikhashemi (2017), this generation is known to be able to influence the spending and purchase behaviour of their parents and is the reason they are considered to be an essential generation cohort for researchers investigating the fashion retail industry. Millennials interact and resonate with brands that complement their personality, lifestyle and social values. Khan et al. (2016), highlight fashion to be very important to generation Y and classify this generation to be very fashion conscious.

According to (Khan et al., 2016) Millennials and Gen Z are known to have become the focus of marketing activities and are specifically targeted by companies in the fashion industry due to their impulse buying behaviour and heavy spending tendencies. The research conducted by Khan et al. (2016) also states that millennials are more likely to

make a purchase on impulse if they have the financial capacity and time available to make the actual purchase and if they find the store environment to be comfortable. Impulse buying has been historically defined as unplanned purchases due to consumers taking the action to purchase a product without prior intention to do so (Engel et al., 1968). However, new research suggests that many situational, demographic and behavioural factors play a crucial part in a consumer's impulse purchase behaviour (Sharma et al., 2010).

Sharma et al. (2010) state personal factors to be internal motivations within the individual that influence their buying behaviours. According to research conducted to identify personal factors that promote impulse buying, such factors can include mood, extraversion, lack of control and materialism (Khan et al., 2016). However, Eckman et al., (2011) argues against personal factors having an effect over impulse buying behaviour of an individual but mentions extraversion as the main motivator of impulse buying behaviour. Chavosh et al. (2011) states that materialism has little to no connection with impulse buying behaviour. This differs from the research by Khan et al. (2016) who argues in favour of materialism's impact on impulse buying behaviour along with gender and situational and personal characteristics. However, research conducted by Pentecost and Lynda (2010), indicates materialism as a reason behind millennials' impulse buying behaviour due to the generation's inherent need of self-improvement and desire to enhance their social identity by keeping up with the latest trends in fashion and apparel.

2.6 Gap in Literature

Upon reviewing the existing body of literature on the impact of previous external shocks and the effect that the covid pandemic has had on consumer behaviour, the authors have recognized that there lies substantial research on phenomena such as consumption smoothing across product categories (Dutt & Padmanabhan, 2011). In addition, there exists a handful of research on the behavioural changes that consumers in developing nations have taken on during COVID-19 and other crises, though these studies only identified the behavioural outcome of the events (Mehta et al., 2020) (Ertekin et al., 2020), Hence Ertekin et al (2020) identified the need to understand how the pandemic has affected consumers' behavioural adjustments that have led to these altered consumption practices. Additionally, Mehta et al (2020) recognized the impact that culture has on the way consumers have reacted during the pandemic, and emphasized the need for similar research across different cultural segments. Thus, the authors

identified that an exploratory study on the effects that COVID-19 has had on millennials' consumer decision making regarding their fashion consumption, in this particular instance residing in Sweden, fills a gap in existing literature.

3. Methodology & Method

3.1 Methodology

3.1.1 Research Paradigm

The research paradigm is defined as a commonly accepted approach or model to which the research related to the thesis will adhere to. There are 2 commonly used research paradigms; positivism and interpretivism (Collis & Hussey, 2014). Due to the qualitative approach taken and the interpretive nature of which the findings were to be examined, the authors decided to employ the interpretivist approach. The interpretivist approach argues that human behaviour is more complex than mathematical variables, and depends on several factors that are highly subjective. It also understands that human behaviour is influenced by its surroundings, and does not strive for research in a controlled environment. The responses the interviews are expected to provide will most likely depend on each individual participant's subjective perception, along with being both dissimilar and complex in nature, and is as such in line with the interpretivist research philosophy. The meaning derived from these interviews will not share any similarities with the positivist research paradigm and its traditionalist approach, and as such effort will be taken to distance the research approach from this line of thinking (Collis & Hussey, 2014). Interpretivism also focuses on narrative, perception and interpretation which goes well with the theoretical framework provided as well as the information gathered (Saunders et al., 2019).

3.1.2 Research Approach

To correspond with the interpretivist approach mentioned above, the nature of the research will follow an abductive approach and reasoning. According to Saunders et al. (2019), with the process of abductive reasoning, one can utilize known premises to generate testable conclusions from specific to general. Furthermore, primary data in an abductive approach is used to explore a phenomenon, identify themes and patterns with the ultimate goal to generate and or modify a theory. Furthermore, Gregory and Muntermann (2011), states that abductive reasoning employs theory generation through

observations made by inductive and deductive inferences. In line with the purpose of this thesis, the authors of this paper aim to use abductive reasoning to analyse themes and categories through empirical data collection in order to identify how the participants have been affected through the lens of the Consumer Decision-Making Process model by Blackwell et al. (2006). Saunders et al. (2019) states that a topic in which there exists a wealth of literature in one context, but far less in the context that the researcher wishes to examine lends itself to an abductive research approach as it enables the authors to modify and build upon an existing theory. In the case of this research paper, the topic of consumer decision making has a wealth of information, whilst consumption of fashion goods during the COVID-19 pandemic has yet to be fully explored. Thus, the employment of an abductive approach allows for the authors to explore the impact the current pandemic has had on consumers in the lens of a recognized theory such as the CDP model.

As well as the research being abductive, this thesis will be conducted using an exploratory approach. Exploratory research is done in the case that there is little known about a phenomenon, but there are reasons to believe that it contains elements worth being discovered (Given, 2008). Unlike other research approaches that are designed in which the researchers know what to systematically look for, such as in the diagnostics approach, exploratory research is designed in a way to facilitate what Given (2008) calls accidental discoveries. Ultimately, the outcome of an exploratory research approach is to produce inductive generalizations about the phenomenon (Given, 2008).

3.1.3 Research Design

In order to sufficiently answer the research question, it is imperative that the design of the research is constructed to be as accommodating to the purpose. To this end, a qualitative research approach has been chosen, to comprehend and more efficiently examine the data collected in the interviews as well as the theoretical framework. A quantitative research approach would not be fitting as it would be harder to facilitate the subjective and perceptive nature of the subject material, and correlation testing would prove difficult due to the complex nature of the questions and estimated answers. A qualitative approach on the other hand would allow the researchers more mobility and freedom to interpret the interview data to gain a deeper understanding of the consumer behaviour mechanics that affect their purchasing decisions and how these might have changed. The qualitative approach would allow for the most use of the relevant, albeit small, sample chosen. On the other hand, the qualitative approach restricts the level of

generalizability due to the aforementioned small sample size as well as the subjective nature of the findings.

A thematic analysis approach has been chosen as the method for analysing the research data, since it will allow the researchers to aptly identify, analyse, organize, describe and ultimately report themes within the collected data set (Nowell et al., 2017). According to Nowell et al., (2017) thematic analysis can produce trustworthy findings, and that it is a highly flexible approach that the researchers can modify for the needs of the study, meaning that it allows for greater agility as the research moves forward. It is also an approach that is easily accessible for inexperienced researchers and one that is quick to pick up, fitting the background of the researchers well. It also forces the researchers to take a structured approach to handling the data collected, which goes in line with the nature of interview material as the researchers desire to keep the collection of data as organized as possible.

3.2 Method

3.2.1 Primary Data

The primary data for this thesis was collected through extensive interviews with 14 participants, which were designed to be around 45 minutes each. The questions themselves were designed to allow for relevant data to be extracted, and to build on existing theories using that data in accordance with the inductive approach chosen. The interviews followed a guided format, with extra questions ready to be added in the case that the result of the questions asked did not provide sufficient data. A pilot interview was conducted in order to ascertain the level of quality of the questions as well as the general structure of the interview. The pilot interview concluded with the decision that the structure and content of the interview guide showed unsatisfactory results. Thus, the authors concluded that the interview guide should be changed, and a new interview guide based on the consumer decision-making process by Blackwell et al., (2006) was constructed for the rest of the interviews. The breakdown of the interview data can be seen below in Table 1.

Participant	Interview type	Date of Interview	Duration
Pilot Interview			
1	In-person	28/03/2021	34 min
Interview			
1	Zoom	08/04/2021	43
2	Zoom	05/04/2021	56
3	Zoom	15/04/2021	50
4	Zoom	05/04/2021	58
5	In-person	12/04/2021	42
6	In-person	08/04/2021	57
7	Zoom	12/04/2021	47
8	Zoom	08/04/2021	45
9	In-person	05/04/2021	55
10	Zoom	09/04/2021	40
11	Zoom	10/04/2021	48
12	In-person	08/04/2021	59
13	In-person	12/04/2021	41
14	Zoom	14/04/2021	51

Table 1. Data Breakdown

3.2.2 Sampling Approach

The sampling methods used in this research paper is in line with the sampling approach used in a study conducted by Cosgrave and O’Dwyer (2020) to investigate the millennial generation’s perception of cause related marketing (CRM) through the perspective of ethics. The study by Cosgrave and O’Dwyer (2020) acted as a source of inspiration for this paper due to it also a qualitative research approach and the same generation being studied. The basic criteria for participants to be chosen for this study was based on them belonging to the millennial generation and their interest in fashion. These characteristics were deemed most important for our target demographic to possess and therefore a random sampling approach could not be used. A non-probability purposive sampling technique was hence utilized for this study. A purposive sampling approach helped the authors select individuals that fulfil the criteria in order to be considered representative of the target population (Cosgrave and O’Dwyer, 2020).

Due to the ongoing pandemic, the authors also decided to employ a convenience sampling approach due to the current circumstances. The possibility of approaching individuals outside of the researcher’s own network seemed limited and therefore all

participants for the semi-structured interviews were obtained through their own personal network. However, a drawback from employing a convenience sampling approach is the restriction it places in terms of the generalizability of the study. This limitation will be further explored and explained in the appropriate section within the research paper.

3.2.3 Semi-Structured Interviews

The interviews followed a semi-structured format, with the interview guide serving as a back-bone for the conversation. Since the researchers determined that it was essential for the conversations to be fluid and natural to ensure that the participants could give their opinions in a relaxed environment, the predetermined questions were adhered to for content but not necessarily in immediate order and phrasing. In addition, the authors identified the semi-structured interview format to be appropriate for the field of research, as previous researchers such as Ertekin et al., (2020) had used this interview structure to carry out their study of how the Turkish Economic Crisis of 2018 had affected consumer behaviour towards fashion goods. Furthermore, semi-structured interviews allow for retrospective and real time accounts by the informants regarding the field of interest (Gioia et al., 2013). The interviews were originally all planned to be held in person, but due to logistical difficulties some were held over video conferences. The nature of the questions were open ended, in order to not steer or influence the answers in any way.

3.2.4 Interview Questions

The purpose of our semi-structured interview is to explore the ways that the sample group has changed their consumption, behaviours and attitude towards fashion products during the COVID-19 pandemic. In order to avoid bias and influencing the responses of the interviewees, the authors have made sure to avoid the use of leading questions, and employed open ended questions in order to facilitate the opportunity for the respondents to give the most insight possible. Although the interview guide consists of a list of questions, the authors have chosen to employ a semi-structured interview in order to allow for follow up questions in an effort to facilitate a natural conversation with the subjects. Furthermore, the interview was designed based on the Consumer Decision-Making Process model by Blackwell et al., (2006), in which similar questions were asked about the participants purchasing behaviour prior to and during the COVID-19

pandemic, this was done with the goal to identify behavioural changes with a clear time distinction. The full list of the questions can be seen on *Appendix 1*.

3.3 Ethics

Upholding a high ethical standard in research is directly related to the quality of the entire study. The authors have employed all necessary tools to ensure the reliability in each step of the research process. Factors taken into consideration are Anonymity and Confidentiality, Credibility, Transferability, Dependability and Confirmability of the study.

3.3.1 Anonymity and Confidentiality

It is vital for researchers to provide assurances to participants regarding the protection of their identity in relation to the data they will provide. This also means ensuring none of the answers can be traced back to the interviewee in any way, thus protecting their right to anonymity (Saunders et al., 2012). All participants were made aware of the purpose and scope of this study and ensured their privacy in regard to the data being collected. The participation was voluntary, and all participants signed consent forms after reading about their rights to share, keep or withdraw any information that they shared with the authors as part of the interview. The authors were also given permission by all participants to record the interviews, which the authors plan on deleting upon the completion and grading of this thesis. All 14 Participants were assigned a number between 1-14 to be used in place of their name in order to be mentioned in this research. All participants were made aware of this step.

3.3.2 Credibility

This is the first construct that establishes trustworthiness in an academic work and is therefore of utmost importance for researchers to fulfil (Bitsch, 2005). According to Saunders et al. (2012) the credibility of a research is increased if valid information regarding the context of the research is shared with participants. For this purpose, all participants were briefed on key themes and information regarding the topic of the thesis before the start of the interview. The interview guide was constructed based on the model presented by Blackwell et al. (2006) and the extensive theoretical framework presented in this thesis. This allowed for the semi-structured interviews to be designed based on

credible sources. All authors were present during each interview and transcription, coding and analysis of each interview was done through close cooperation between the authors to avoid any bias and increase the credibility of the findings. All interviews were recorded and carefully re-read after each transcription to allow for the truest representation of each participant's answers.

3.3.3 Transferability

Transferability refers to the extent to which the results of a qualitative study can be considered transferable to other studies of similar contexts or the extent to which they can be generalized (Saunders et al., 2012). Since this thesis is an exploratory qualitative study, a reliable transferability could be difficult to achieve. This study only takes into account a small sample of 14 individuals from Sweden using purposive and convenience sampling techniques, which would also affect the transferability of this study in connection with individuals from other countries. The use of the consumer decision making model by Blackwell et al. (2006) as well as focusing research on fashion consumption with millennials also limits the transferability of the findings to other contexts. However, the authors do acknowledge that the frame of reference along with the findings presented in this thesis could be used as a basis to conduct a similar study on a larger scale with the use of a bigger sample.

3.3.4 Dependability

Dependability refers to the stability of the results and findings of the research over the course of time. It is a test to identify whether or not the findings from a study infer the same results, if the study were to be replicated in a similar context as well as similar participants. In qualitative study, researchers can uphold the dependability of the findings by keeping all methodological decisions as well as the entire research process clearly and extensively documented (Bitsch, 2005). As mentioned earlier, all interviews were transcribed, coded and analysed through a collaborative effort and by employing a stepwise replication strategy. As this strategy dictates, all interview data was analysed by all authors at separate times and then compared in order to address inconsistencies and ultimately increase the dependability associated with the research. The findings and the analysis of the results were also examined by a third party during the fourth seminar of the thesis writing process in order to further validate the research.

3.3.5 Confirmability

Confirmability is the last construct to establish trustworthiness in academic work. Confirmability seeks to establish that the findings of a research are based on reliable data and is independent of the researcher's own values, biases and motives. In qualitative research, the integrity of the findings is built through the research process and the data (Bitsch, 2005). As mentioned in section 3.3.4, the authors employed a stepwise replication strategy in order to reduce biases and the analysis of data with an objective view. The research process as a whole was well documented and explained in detail in the methods section of the thesis.

4. Findings

The following section presents the empirical findings that were gathered through the semi-structured interviews. Through the process of conducting a thematic analysis of the interview data, the authors discovered three **global themes**; *Change in Social Settings*, *Change in Requirements and Behavioural Shifts*. Following these global themes, the authors identified 7 categories. It is worth noting that there is one interdependency in the *Change in Needs* category, which the authors found that it had a significant relationship with both **Change in Social Settings** and **Change in Requirements** (see Table 2.). These themes and their underlying categories will be explained further in the findings section. Furthermore, an extract of how the coding was done in order to develop the categories and the themes can be found under Table 2. To facilitate ease of reading and understanding, these findings will be divided into each global theme as well as subheadings for each category.

Global Theme	Categories	Quotes
Change in Social Settings	Change in Needs	<i>"...because I don't have any obligations such as school and no social gatherings such as parties, I don't feel the need for more clothes."</i>
	New Social Settings	<i>"...I also buy way more gym clothes instead, because that is one of the social settings that still exist where people socialize."</i>
	Change in Satisfaction	<i>"I've bought things that I wouldn't have prior to the pandemic because I wanted to venture out a bit out of my comfort zone, and since I am home more no one can judge me, so I wear whatever I want."</i>
Change in Requirement	Change in Needs	<i>"I think it has changed how I reflect on what type of clothes I am buying. I now focus more on work clothes, which has a more business casual style."</i>
	Brand Adoption	<i>"I manage the risks associated with online shopping by going for big brands more often. With those brands, I know what to expect"</i>
Behavioural Shift	Justifications	<i>"I think about the cost per use or am I going to use this very often. But now my cost per use has significantly decreased, so I can't justify those purchases. "</i>
	Seeking Information	<i>"I would say that I spend more time now than before....I want to make sure that all my purchases are essential and fit my needs and criteria"</i>
	Change in Purchase Frequency and Quantity	<i>"For me personally I think it has gone even lower. I do not buy nearly as often as I used to and the quantity has also gone down per purchase."</i>

Table 2. Extract from Thematic Analysis

4.1 Change in Social Settings

The first global theme that was identified through the thematic analysis was the **Change in Social Settings**. The authors have explored and established that the drastic change in social settings brought upon by the COVID-19 pandemic has had a significant effect on the way in which the participants altered their consumption of fashion products. This

will be further elaborated by the categories that were identified through the coding process of the thematic analysis.

4.1.1 Change in Needs

The first category identified is the change in needs that most participants expressed. Whether this was due to a shift in work environment, social obligations or other reasons, the majority of interviewees stated that there had been a noticeable change in their need and perception of what constitutes a need. Participant 1 expressed this by saying:

“At the start of the pandemic (March, April), I only shopped once because you're not going to the office and you're not going out with your friends, so most of the time I made use of old clothes if I had online meetings.”

This participant explains that during the initial phase of the pandemic, the need to purchase clothes decreased significantly due to them not going into work or to other activities. Although, it was noted that the prior purchase behaviour resumed in some sense, this was not due to the need returning but more because of habitual buying and rationalising:

“I think the old shopping behaviour kicked in, because you're at home and you work five days from home and you barely meet friends. So, I think it was not really the need but more a habit of buying clothes and spending money that pushed me to buy clothes. I just thought that the pandemic is going to be over soon so I use that as a justification.”

Similarly, Participant 5 says:

“I don't go out that much so I don't buy many clothes anymore, I just stay at home wearing comfortable clothes I already own. Also, because I don't have any obligations such as school and no social gatherings such as parties, I don't feel the need for more clothes.”

The participant explains that the changes in their immediate environment led them to using more practical and comfortable clothing items. Participant 9 indicates the same shift in need, in more detail:

“I have configured what I wear, now I wear more loungewear since I have been working from home... I would use such items when working and studying from home, rather than what I would be wearing if I were going to university or work every day.”

4.1.2 New Social Settings

The shift in social settings is another big change that the interview participants highlighted after the COVID-19 pandemic started. These shifts could be diverging social interactions, different work settings as well as other disruptions to the participants' social environments. In these situations, the participants explained they either looked for new social settings to maintain some modicum of their social interactions, and thus changed the attributes they required in their clothing purchases as a result. Others simply decreased their social interactions and limited their purchasing to fit their new requirements.

Participant 2 explains this by stating the following:

“A lot of my purchase decisions are based on something that I think would fit me. But they are also due to a social event or somewhere I go regularly and want to look good for other people which I have not had during covid. However, I did buy more gym stuff since that is the place where I have social interactions nowadays.”

This is supported by participant 11, who has identified the same shift:

“I feel the need to replace them. I also buy way more gym clothes instead, because that is one of the social settings that still exist where people socialize.”

These participants have fundamentally changed the way they socialize, as any and all social events and gatherings they used to take part in are cancelled. They have replaced these venues with the gym, one public space that remains to be open. This is again mentioned by participant 3:

“The lack of social events and in general meeting people, I don't feel like I need to look good.”

Participant 12 and 14 echoes this sentiment, in that order:

“I think it definitely made it less, I feel like because nobody's really seeing me as much as a normal year in school where I would meet people every day. I can wear the same clothes multiple days in a row because I'm not looking to meet a lot of people.... work and hobbies such as football have stopped during covid. All of these aspects of my life have been diminished.” (Participant 12)

“The main reason I shopped before was because I hung out with friends and attended social events. Now that I do not do that I do not feel the need to buy new stuff.” (Participant 14)

Similarly, participant 6 had this to say:

“I hardly bought anything during the pandemic because of this, I did buy a few necessities like a coat and a new jacket, but because of the notion of no social interactions I felt like no one would see me so that affected my motivation to want to get clothes. I still got up and dressed myself every day but I felt like I didn’t have any need in having a flashy new outfit all the time.”

Here the participant explains that the decreased amount of social interactions was the major factor to their decreased need for clothing.

4.1.3 Change in Satisfaction

When asked if the interviewees had noticed a change in their level of satisfaction associated with their average clothing purchase during the Covid-19 pandemic, the vast majority of respondents answered positively and almost all of the answers had a similar underlying meaning. Participant 12 stated:

“I am more satisfied, maybe because I put more thought into my purchases now. I believe it's also because I am trying different things right now.”

Participant 12 owes the increase in satisfaction to the shift to online shopping. The accessibility allows them to do appropriate research before making a purchase. The participant compared this to their purchase behaviour before the start of the pandemic by stating:

“I bought a lot of clothes in the moment if I like them, and they look pretty, not when the actual need arises.... I spent little time thinking if it would be a good purchase.”

Participant 6 and Participant 14 had a similar answer to the question:

“Since I am making more conscious decisions, I feel like I get more out of my average clothing purchase, and because of that I feel more satisfaction.” (Participant 6)

“I think I’ve looked at them in a more positive way because I don’t make many purchases now. I feel better about them since I get more use out of them. I am more satisfied since I use them more and I only buy items that I truly need.” (Participant 14)

These participants based their satisfaction on the utility they derive from their purchases as well as the informed decisions that they make due to them having more available time

to do research. However, some participants believe their satisfaction with making a purchase during the pandemic was not affected by these factors. Participant 7 and participant 3 argued against an increase in satisfaction since they bought clothes following a similar criteria and methods as before the pandemic.

Furthermore, the participants cited the lack of social interactions as a factor that led to purchases which resulted in a higher satisfaction. Participants 12 and 13 both expressed that their purchasing decisions were now less tied to social constraints by stating: *“If other people like it or not”* and *“looking outwards for other people to find it pretty or professional”*, respectively.

Participant 6 provided a similar answer by noting that the pandemic and lack of social settings has given them the freedom to venture out of their comfort zone and experiment with styles that they would not have before covid.

“Thinking about it, I’ve bought things that I wouldn’t have prior to the pandemic because I wanted to venture out a bit out of my comfort zone, and since I am home more, no one can judge me, so I wear whatever I want.”

4.2 Change in Requirements

The second global theme that the authors identified from the collected data was **Change in Requirements**. The authors discovered that due to the drastic lifestyle changes that were brought upon by the COVID-19 pandemic, the participants displayed a shift in the requisites that they had for their clothing consumption. These changes in requirements are embodied by the categories explained below. *Change in Needs* exemplifies the change in requirements caused by the shift in the participants’ perception of what deems a need, while *Brand Adoption* deals with the participants’ increased sense of risk aversion.

4.2.1 Change in Needs

A recurring theme that the authors saw in the participants expressed a shift towards focusing on addressing more practical needs during the pandemic, with a shift to more utilitarian purposes. Participant 11 expresses that sentiment, stating:

“Now that I do not have to be concerned with external motivations since I am not going out as much, I am buying clothes less and feel less incentivized to reflect upon my needs as well.”

Participant 8 said something similar:

“I think it has changed how I reflect on what type of clothes I am buying. I now focus more on work clothes, which have a more business casual style.”

“I now only buy things that I know I will use, and I use the things I buy more often.”

The participant explains that they changed how they reflect on the actual need for their purchase, and now they focus more on clothes with practicality and utility in mind instead of pure aesthetics. They have resorted to buying things that they are convinced that they will use.

The participants explain that they are aware that they do not have the same need as they had before the pandemic, due to the lack of social gatherings and outings. They also state that they have begun using shopping as a tool for entertainment. This is also mentioned by participant 4, saying:

“I also felt like I wanted to buy clothes so that once the pandemic was over I would have a bunch of new things to wear.”

Clearly stating that they realize that they do not necessarily have the need for new clothes anymore, but they want to entertain themselves with the purchases. Quotes indicative of the changes in this category can be found in other sections as well, for example brand adoption below. Due to the authors deeming it necessary to structure these findings after their significance, the quotes will be displayed where their relevance is the highest. Essentially, this means that there are quotes and data used in the analysis for this category that are not represented in this section.

4.2.2 Brand Adoption

A category identified within “**Change in Requirements**” was the adoption of brands by participants. An emerging theme from the interviewees was the association of higher-end clothing brands with trust, timelessness, quality and longevity. This held true for some participants that had mentioned they did not compare their clothing options on the basis of brands but more on price, style and fit before the pandemic. Participant 12 highlighted the risks associated with shopping from online fashion retailers such as dismal quality, poor fit, shipping delays and difficulty in returns. While stating:

“I manage the risks associated with online shopping by going for big brands more often. With those brands, I know what to expect”

Participant 12 followed that statement pointing to the policy changes that brands have implemented to reduce the level of risk associated with online purchases which in turn helps them associate trust with the brand.

“I'm very conscious of the risks I would say also because the brands are trying to be accommodating as much as possible... such as good customer service and easy returns... So that also kind of helps me feel more comfortable doing my purchase.”

This method of combating uncertainty associated with lesser-known brands and retailers was shared by other participants as well. Participant 2 had a similar comment on the matter:

“I am aware of these risks, but that is the reason I shop from brands and retailers that I know would have less risk associated with them because of my experience.”

While the trust associated with brands is a reoccurring sentiment shared by many participants, there are other factors that encouraged participants to make the shift to branded clothes, as participant 4 articulates:

“I feel like I am more leaning towards brands because I feel less need for trendy clothes and more for neutral clothes that are high quality and will last me longer.”

While the majority of the participants argued for their new affiliations with brands, a few participants already had long standing relationships with brands. Participants 1 and 3 acknowledged and advocated for their preferred clothing brands, which played a vital role in their personal style. Participant 3 mentioned the presence of an emotional connection with a luxury clothing brand, while participant 1 highlighted his expectations of a great fit, feel, comfort and the confidence he gained from wearing clothes from his favourite clothing brand.

4.3 Behavioural Shift

The behaviour observed in the participant's consumption patterns can be described as significantly different from their pre-covid state, as they have found themselves justifying their purchases in different ways, for different reasons. The majority also saw a shift in their purchasing frequency and quantity, due to the factors mentioned prior, as well as employing a higher degree of information search.

4.3.1 Justifications

When discussing with the interviewees about their clothing purchases or the lack of it during the COVID-19 pandemic, one of the recurring themes that were brought up by the participants was how they justified their behaviour. This is in contrast with a majority of the participants' responses regarding their clothing purchases before the pandemic. Many participants pointed to impulsive decision making when it came to buying clothes, or simply not having a need to reflect on their purchasing choices. Participants 4 and 12 stated the following regarding their pre-pandemic purchases:

“When I see something I like, I’ll decide on buying it, so I’m very impulsive... I end up making impulsive decisions, and those clothes are the ones that I end up not wearing too often.” (Participant 4)

“I bought a lot of clothes in the moment if I like them, and they look pretty, but not when the actual need arises.” (Participant 12)

When asked about their buying habits during the pandemic, these participants displayed that they had begun to use or have become aware of how they justify their purchases. Participant 12 shifted from making impulsive purchase decisions with trendy clothes as stated before, towards justifying purchases with a longer-term perspective:

“I also felt like I wanted to buy clothes so that once the pandemic was over I would have a bunch of new things to wear.... functional clothes that will last me a longer time both in terms of style, quality and wearability”

Similarly, Participant 1 mentioned:

“I just thought like, hey, like the pandemic’s gonna be over soon so I used that as a justification.”

These responses pointed to the participants shifting their clothing purchase decisions from being purely momentary, to using long term orientation and planning as a justification, in a time in which a majority of the respondents answered that they reduced their purchases due to the lack of social interactions. Contrasting these sentiments, the participants that cited that they had bought less clothing during the pandemic pointed to the lack of justification. From discussing their purchasing decisions prior to the pandemic, the idea of having to find justifications for purchases was not brought up until referring to their behaviour during the COVID-19 pandemic. Participant 9 spoke of how justification played a role in their decisions during the pandemic:

“I think about the cost per use or am I going to use this very often. But now my cost per use has significantly decreased, so I can't justify those purchases. “

Participant 5, also reflected on how their purchasing decisions were halted by the lack of justifications:

“... on social media you get that impulse to buy, but I feel like I'm not going anywhere so I just don't buy,” (Participant 5)

4.3.2 Seeking Information

When asked about how the participants' process of pre-purchase research was affected during the pandemic, a majority of the interviewees stated that there was some form of transformation in how they conducted their information search. Participant 2 stated:

“I spend the same amount of time searching for clothes even if I don't buy as many clothes as I used to. “

In line with this response, Participant 3 claimed that:

“I search for clothes almost at the same level but I don't really go ahead with making the purchase. I browse a lot more and then realize I don't need it. “

Despite the decrease in the frequency of their purchases, these respondents showed signs of maintaining the same level of aggregate research time for clothing products before the COVID-19 pandemic. This was further elaborated by Participant 9, who expressed how ever since the pandemic hit, the sense of urgency to purchase clothing had decreased and that they had more time to reflect on their options and make more educated decisions. This was further expressed by Participant 10 in terms of the length of their information search, who mentioned that:

“I would say that I spend more time now than before.... I want to make sure that all my purchases are essential and fit my needs and criteria “

This sentiment pointed to how these participants employed more rigorous and extensive research based on factors such as having more time and the ease of accessing information. These factors have allowed the participants to allot more time to their clothing purchases to weigh their options and to reflect on the necessity of the product in question. Participant 12 emphasized as they reflected on how their range of research has increased from patronizing physical retailers to being able to simultaneously have an

overview of multiple online sites. Secondly, boredom was identified as being a factor that led to a change in research habits. Participant 4 stated that:

“I found a lot of time being bored and wanting to look at clothing... I find myself being exposed to more sources of inspiration and I find myself wanting to buy things more often”.

This sentiment of boredom was further expressed by Participants 8 and 12 who stated that:

“I have noticed that I spend a lot of time looking for things that I do not intend to buy, maybe because of boredom” (Participant 8)

“if I’m bored I just start scrolling through an online store because now I’m more used to it” (Participant 12)

4.3.3 Change in Purchase Frequency and Quantity

Purchasing frequency and quantity is something that the participants were asked to describe, in terms of how both metrics had changed since the pandemic started. The general census among the participants was that the frequency and quantity had gone down; either both decreased, or they had maintained the frequency and simply lowered the quantity, or decreased their frequency but maintained the quantity of their average purchase while a minority had seen increased frequency and quantity of their purchases mostly due to boredom or even kept it at the same level. Participant 8 and 11 states the following:

“I buy things less frequently but similar quantities.” (Participant 8)

“I am buying less frequently, but I buy more specifically practical items... I am spending way less now than before.” (Participant 11)

The frequency has gone down in these cases, but the quantity has stayed the same or increased due to the practical focus and more purpose-driven nature of their purchases. The most common is that both of them have decreased, as described by participant 1, 3, 9, 11 and 14 respectively:

“For me personally I think it has gone even lower. I do not buy nearly as often as I used to and the quantity has also gone down per purchase.” (Participant 1)

“It has definitely been affected since I don’t really feel the need to buy anything. I’ve bought clothes 2 times in the past half a year and I have only shopped for things I truly needed.” (Participant 3)

“I haven't bought as much clothes as I used to and I don't have that need, so I don't buy as much clothes if at all.” (Participant 9)

“I do not purchase the same amount and I definitely shop less frequently now. I have only shopped 3 times this past year.” (Participant 11)

“I definitely buy less clothes because I do not have a need for them.” (Participant 14)

Participant 4 stated that they had increased their purchases:

“I do more frequent purchases, maybe every 2 weeks I treat myself. And I feel like I've bought more things as well, I focus on getting a few expensive staple pieces I know will last me a while and I buy more cheaper things that compliment them on the side, and these cheaper items I buy them even more, on some occasions every week.” (Participant 4)

5. Analysis

In the following paragraphs, the authors will analyse the findings extracted from the primary data, and will aim to address and answer the research question of this thesis: *How has the COVID-19 pandemic affected consumer decision making process in millennials regarding their fashion consumption?* In this section, the authors will combine the primary data with secondary sources such as academic articles and theories in order to present generalisations of the findings. The analysis presents how the global theme's and their underlying categories have specifically impacted the participants' fashion consumption in the context of the CDP model by Blackwell et al. (2006). Furthermore, the authors have employed existing literature surrounding different aspects of millennials, and other theoretical concepts. The illustration of the dependencies that the categories have with the global themes can be seen below in figure 4. For the purpose of answering the research question, the following paragraphs leverage the findings extracted from the global themes to explore the shift in fashion consumption in a detailed manner. Through the analysis the authors have presented a figure that illustrates how the categories have affected specific points of the participants' fashion consumption in the context of the Blackwell et al model (2006), which can be seen in figure 5.

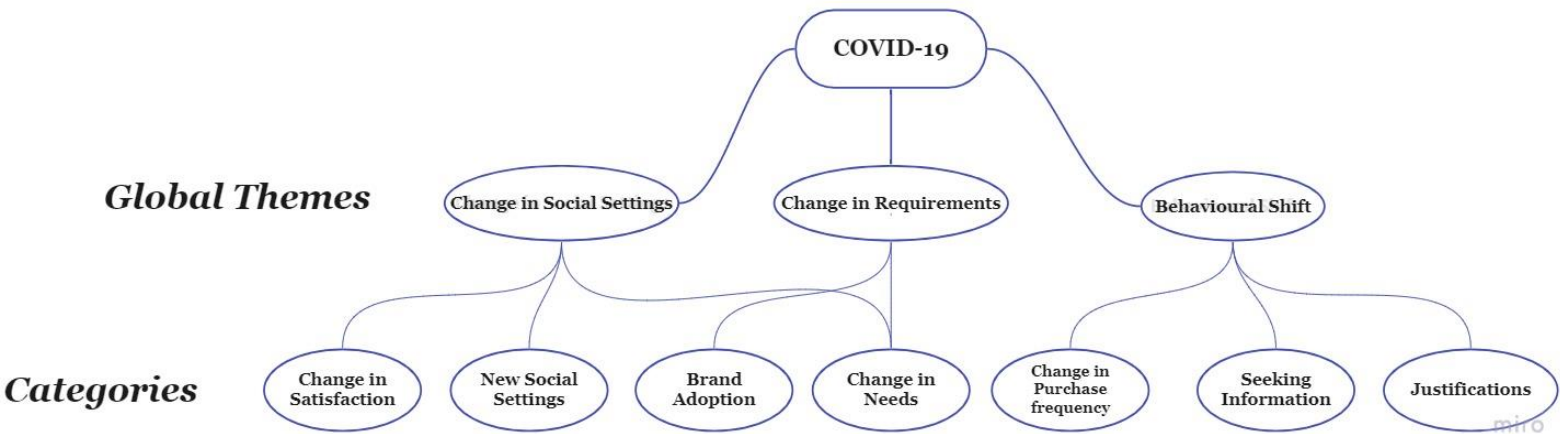


Figure 4. Hierarchical Mind Map of the Thematic Analysis

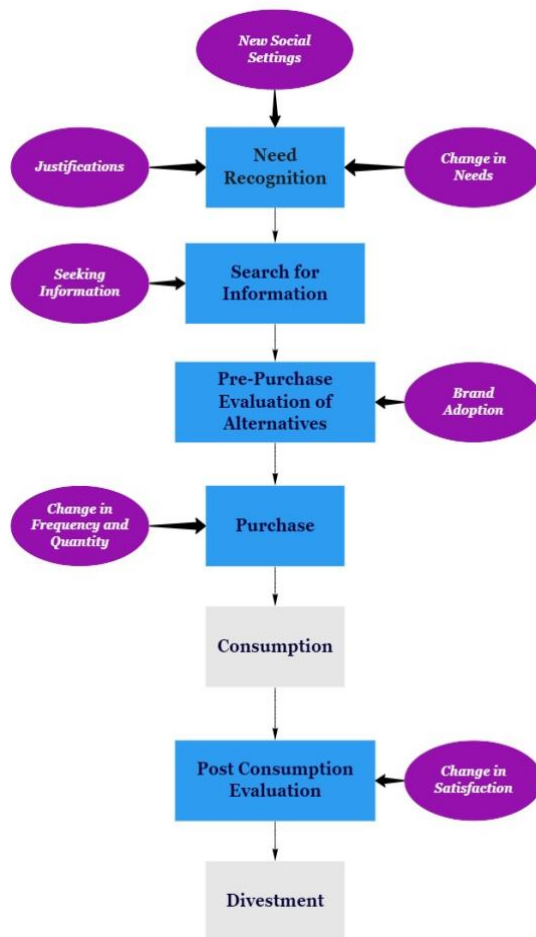


Figure 5. The Impact of COVID-19 on Millennials Fashion Consumption in the Context of Blackwell et al. Model (2006)

5.1 Need Recognition

Upon analysing the findings, the authors have come to understand the significance of the COVID-19 pandemic and how the altered social settings have impacted millennials' fashion consumption and their decision making associated with it. After reviewing the empirical data collected from the 14 semi-structured interviews, the authors have identified that the change in social settings had been the catalyst to all of the other behavioural changes that the respondents cited to have developed. In perspective to the Consumer Decision-Making Process Model (Blackwell et al., 2006), the shift in social settings has impacted the participant' consumption in the context of the above-mentioned model. *Need Recognition* has changed due to the fundamental shift in how the majority of the participants socialize, and thus the need for buying new clothes to fit with the old socialising paradigm has changed, inherently reducing the stimuli which triggers the *Need Recognition* to occur. No parties, working from home and other instances where the participants did not require to purchase clothes has led to a shift in the *Need Recognition*. As theorized by Blackwell et al. (2006) the difference between the current and optimal state of a certain aspect of their lives became arguably closer, since the pre-existing clothing were sufficient in the monotonous lifestyle that became exacerbated from restrictions due to the COVID-19 pandemic, as well as other scenarios. In other words, the stimuli to take action on a perceived dissonance became arbitrary, due to the dissonance becoming less prevalent to begin with.

In the case of many respondents who cited the lack of social interactions and altered social settings, these findings are in line with theories such as the *Social Comparison Theory* and the *Social Influences* cited by Loureiro et al. (2017) as being the factors that influence individuals' attitude towards purchasing fashion products. The social comparison theory proposes that individuals have an instinct to evaluate themselves against those closest in their peer groups or those who are similar (Festinger, 1954).

These findings are further in line with the social influences that Loureiro et al. (2017) cited as being that individuals wear fashionable clothes to assert professionalism and prestige. As well as how many individualistic cultures are influenced by peers when it comes to the consumption of hedonistic goods such as clothing and luxury products (Childers & Rao, 1992). Due to the lack of social interactions that the participants had with their peers during the pandemic, they had noticed less need or inspiration to buy clothing, as well as due to the fact that many had to either work or study from home. In

essence, the lack of social interactions and the new social settings that were introduced had reduced one of the primary triggers of consumer's *Need Recognition* for buying clothes. Furthermore, in line with the social comparison theory and social influences, the lack of social interactions has also reduced the participants' access to their peers as a source of *Information Search*, and has naturally shifted towards a more digital experience, which based on the empirical data shows a varying degree of engagement that the respondents have had with the online transition.

Despite the drastic changes that the pandemic has brought upon the participants' social settings, the interviewees had cited that they had still bought clothing in the past year. Some of the participants noted how they bought less and some who had bought more, but the recurring theme amongst a majority of the participants was that their needs have changed from stemming from the desire to have new and stylish clothing on a regular basis or to keep up with trends, towards meeting more practical requirements. As explained by Participant 4 who recognized how their needs had deviated from feeling obligated to buy and wear new clothes due to their peers, social settings and social standing which acted as a driving force for their purchases. The participant further explained that due to the restrictions on social settings, they believe their clothing purchases during Covid-19 satisfy a more functional purpose and purchases were more motivated by the utility gained from them.

This shift in needs signals that the participants had altered the expectations that they had with buying clothes from a source of self-expression, a way of fitting in amongst their peers or for hedonic reasons, towards practicality and utility. This observation is in line with the Maslow's Hierarchy of Needs, which can be seen in Figure 6 below.



Figure 6. Maslow's Hierarchy of Needs (Maslow, 1987)

Maslow's theory of The Hierarchy of Needs states that individuals' needs are hierarchically arranged from that is of most to least pressing, in the diagram above (Figure 5.), the needs go from physiological needs (the most pressing) to self-actualization (least pressing). In the context of clothing, Diamond (2005) conceptualizes how the hierarchy of needs can be utilized to identify motivators for purchasing clothes. The first level of physiological needs, basic clothing addresses the human need for warmth and protection from the elements, whilst the second level safety needs address more specific issues such as sunglasses to protect their eyes. Diamond (2005) elaborates and states that basic (physiological needs) and safety need are driven by rationality, and are fulfilled with practical clothing items and accessories. Beyond the boundaries of basic and safety needs, is where consumers' motivations become emotionally driven, in which they seek social acceptance or esteem through their clothing.

Through the employment of the interpretation of the Maslow's' Hierarchy of Needs presented by Diamond (2005) the findings suggest that the participants have shifted their needs from social and esteem needs that were driven by regular social interactions, towards physiological and safety needs, which saw them buying more practical clothing. The implications of this is that the discrepancies between the current and the desired state in the stage of *Need Recognition* is less driven by external drivers such as social influences, and have arisen by individual differences that address more utilitarian needs such as “comfort”, “practicality”, “timeless-ness” and “quality” to name a few of the

recurring factors that the participants pointed to having focused more on, in contrast with “*trends*”, “*influencers*” and “*pretty*” being cited by a portion of the interviewees when reflecting on their purchases before the COVID-19 pandemic.

The participants show a shift in how they make justifications for their purchases, pointing out a decrease in impulse purchases as well as difficulty motivating purchases. According to Khan et al. (2016), Millennials are more likely to make purchases by acting on impulse, if they have the necessary resources in terms of time and financial capacity. This is something that most participants interviewed explained has changed. In turn, Blackwell et al. (2006) explains that the consumer makes decisions based on a product’s ability to solve a perceived problem. Furthermore, they explain how desires can instigate a reflection of whether or not to make a purchase instead of a need, but that these are more easily dissuaded. This goes in line with the research data collected, showing that the participants cannot motivate, or justify, the same purchases they made prior to the COVID-19 pandemic, possibly due to the fact that these desires are simply not viable to act upon in this climate, thus affecting the *Need Recognition* significantly whether this is from an economic or utilitarian perspective. Blackwell et al. (2006) also mentions that when the fundamental need change, the perceived value also shifts and if the cost of purchase arguably stays the same it will be harder for the product that the consumer bought before to motivate that perceived value. These findings also show that the Millennial generation who according to Khan et al. (2016) are more inclined to impulse buying, are at least in the small sample not exempt from being affected.

5.2 Search for Information

From the findings, the researchers have identified that the participants displayed a heightened inclination to seek information prior to purchases, as well as it being utilized as a form of entertainment during times of monotony. Through conducting the interviews with the participants, the authors identified that they displayed tendencies to retrieve internal information (Blackwell et al., 2006) when it came to which brands and channels they wished to buy from. Whereas when it came to information search on a product level, the participants displayed a heightened level of external search, with an emphasis on seeking tangible attributes such as explicit quality in contrast with how they relied more on intuition and emotion prior to the pandemic.

The search for information has changed to focus more on retrieving information around utilitarian aspects regarding the purchases, and this has led the participants to become more satisfied. As stated by Blackwell et al., (2006) the sense of urgency perceived can be a contributing factor to the time allotted to information search, and since most participants find themselves having more time and less stress in regards to their average purchase, this has affected the *Search of Information* stage. Another notable change is that some of the participants tend to search for information simply due to boredom, giving this stage in the decision-making process an entertainment aspect.

Furthermore, the way in which the participants absorbed information has also changed, due to the lack of social interactions brought upon by the pandemic, sources of information have shifted towards what Blackwell et al., (2006) calls Marketer-Dominated information. This is seen in how the participants have begun to rely more on digital channels for seeking information. This is in contrast with how regular social interactions prior to the pandemic allowed for access to Non-Marketer-Dominated sources of information through their peers and colleagues.

5.3 Pre-Purchase Evaluation of Alternatives

According to Tong et al. (2018), consumers associate goods from higher-end brands to possess a higher level of quality. Common in opinion among the majority of participants, in line with Tong et al., (2018) was the association of higher-end clothing brands with the concepts of higher quality and authenticity. The findings from the primary data suggest an increase in purchases from higher-end clothing brands post-pandemic. This was due to not only the trust associated with higher-end fashion brands but also as a way to hedge against the inconsistencies in quality and overall service provided by lesser-known brands. This belief was reinforced due to the unsatisfactory experiences with cheaper brands and fast fashion retailers, because of which the majority of respondents made a change in their brand preferences. The price of clothing from bigger fashion brands also provided a sense of security for the participants as a few of them associated a higher price for a branded clothing item to superior quality. These findings are in line with that of Vuong and Nguyen (2018) who categorize millennials as valuing hedonism ahead of price and are willing to pay a premium for higher quality fashion products. The findings from this suggest that the participants had begun to associate brands with the superior fulfilment of the lower end needs of the interpretation of the Maslow's

Hierarchy of Needs proposed by Diamond (2005), such as physiological and safety needs, instead of higher end social and esteem needs.

Millennials are also known to resonate with brands that complement their way of life, personality and sense of style. One of the reasons that brands cater to this generation is due to their loyalty with brands that uphold their expectations of personalization, trust and commitment (Santinover et al., 2015). The findings derived from the primary data suggest a relationship between trust and high-end brands. This is exemplified through a sentiment shared by participant 1, who believes that the brands they trust play an important role in their personal style, have been tried and tested and therefore are trustworthy. This is in line with Mitchel and McGoldrick's (1996) views that consumers with a history of purchases with a well-known brand as well as favourable experiences, associate less risk with them.

Although different participants had contrasting reasons and opinions regarding their adoption of brands after the pandemic, many of them now associate values of trust with well-known brands. Since making purchases online does not provide consumers with the opportunity to evaluate the clothing item before making the purchase. Findings show that this is one of the key reasons that participants now prefer buying branded clothes since they expect brands to uphold the written and visual description of the product as shown in pictures. This is perfectly highlighted in a sentiment shared by participant 12, who states that they manage risks by purchasing clothing from well-known brands when shopping online, since they believe brands would deliver to their needs. This is supported by research (Kapferer, 2018, & Mitchell and McGoldrick, 1996) which argue that consumers adapt brands in their decision-making process due to expectations of receiving intangible value from their purchases.

Participants may also owe this change in preference to an extended time spent doing research and making more informed decisions regarding their clothing purchases. Furthermore, the decrease in frequency and quantity purchased also provides consumers with more financial leeway to purchase expensive clothes. Participants also discussed how due to the circumstances caused by the COVID-19 pandemic have provided them with the opportunity to explore their personal style, individuality and use fashion to express themselves without having a fear of judgement. This is in line with the arguments made in regard to fashion brands by Sung (2011) that along with satisfying the utility function for which consumers buy clothing from a luxury brand, it also allows them to

“create, reinforce and communicate their personalities” and use it as a tool for self-expression. Furthermore, this helps consumers to identify with the brands and in turn creating a long-term connection with it (Sung, 2011). Due to the lack of social settings, participants explained that their clothing purchases reflected their needs and interests rather than being shaped by societal expectations of how to dress. Their preferences of brands were then influenced by this newly recognized perspective. This is also a key characteristic associated with millennials as they use their clothing as a communication tool for their self-identity (Moreno et al., 2017).

When looking through the lens of the consumer decision making model developed by Blackwell et al. (2006), there is a clear correlation between brand adoption and *Pre-Purchase Evaluation of Alternatives* stage of the model. The findings from this research are in line with the theory of Blackwell et al. (2006) in which the *Pre-Purchase Evaluation Criteria* is based upon the standards and specifications set by an individual in the previous stage of information search. Salient attributes that play a vital role in this stage are evaluated by consumers in terms of price, authenticity, dependability and other factors that vary between products of the same category (Blackwell et al., 2006). This could be supplemented by the findings of Kapferer (2018), who affirms that consumers perceive brands as an option to reduce risks associated with the purchase process. It can therefore be argued that participants evaluate clothing in terms of brands in this stage due to the higher level of trust associated with it that directly plays a part in the overall satisfaction they derive from their purchases.

5.4 Purchase

The change in both purchase frequency and quantity is considerable, showing significant shifts in their purchasing habits in the participants view. Before the start of the pandemic, participants had distinct purchase behaviours and were connected to their occupation, hobbies and consumption habits. While the majority of participants bought less clothes on a less frequent basis over the past year, few had increased their spending on clothes in terms of frequency and quantity. As mentioned previously, Khan et al. (2016) identified that millennials have a tendency to make purchases based on impulse on a greater scale than other generations, if they hold the appropriate economic means to do so. Naturally, this has affected the *Purchase-Stage* in the Consumer Decision-Making Process by Blackwell et al. (2006), both in terms of when and how much clothes most participants purchased, but also in their behaviour pre-purchase. Some of the

participants found themselves browsing more for clothing due to boredom, and a few did show an increase in purchasing, with the explanation that the increased accessibility paired with said boredom opted for more online browsing. This is supported in theory by Wadera and Sharma (2019) who explained that impulse buying behaviour in online retail often begins with the need to browse, along with seeking information about products. These particular instances are in line with the habit model of consumption which states that consumers engage in purchase habits that to them are automatic and routine in fashion. Habitual purchases follow a similar construct as impulse buying as the consumer does little to no prior planning before the purchase. Consumers make purchases when introduced to stimuli that trigger their need to purchase (East et al., 2016).

5.5 Post-Consumption Evaluation

From the data collected from the interviews, and the subsequent findings that are laid out in the previous section it can be seen that most of the participants have experienced a change in both the way they derive satisfaction from their purchases as well as the level of satisfaction. This trend of heightened satisfaction as well as the ways in which the participants reflected upon their purchases show that during the COVID-19 pandemic, there has been a significant shift in how they behaved during the *Post Consumption Evaluation* stage of the Consumer-Decision Making Model (Blackwell et al., 2006).

One of the contributing factors to this increase, according to the participants, is the shift to online shopping which has allowed for a wealth of new information the participants were previously not privy to, or simply having the time and facilities possible that allow for greater research into their purchases before and after. According to Giese and Cote (2000), consumer satisfaction could be described as the response to an evaluation process, and would that evaluation process become more accommodating; it is only natural to assume that the resulting satisfaction would increase.

According to Kotler and Keller (2016), the consumer can experience dissonance from noticing features of the purchased item that differs from the preconception of the item's features held by the consumer before the decision. The satisfaction is derived from how well the function the product actually provides matches with the expectation that the consumer holds. If the consumers then find themselves doing more and better research before their purchases, the satisfaction should naturally increase. This is otherwise known as cognitive dissonance, or when two cognitions are perceived as inconsistent

(Cooper, 2011). This sentiment is communicated by the participants, who stated that their increased diligence in their research process has led to a greater satisfaction with their average clothing purchase.

Another contributor to the change in satisfaction in the participants' purchases is the shift in desired attributes that they are focusing on in their purchases, opting for more practical and comfortable clothes instead of purely aesthetic. Due to the inclination of the participants to increase their information search and seeking clothing products that aim to fulfil lower tiered prerequisites such as practicality, function and comfort. The participants experienced less cognitive dissonance (Kotler and Keller, 2016) with their average purchases thanks to increased time in research as well as the purchase of clothing that fulfil more fundamental needs in contrast with more complex needs such as social acceptance and actualization (Diamond, 2005). This sentiment was communicated by some participants who reflected on their purchases and how the absence of social interactions has led to more rational reflections on their purchases as their satisfaction was less skewed by social factors.

6. Conclusion

The finding of this research paper begins to fulfil the gap in the research that Mehta et al. (2020) and Ertekin et al. (2020) had identified, in which they wished for future research to identify the degree of impact that the COVID-19 pandemic has had on consumers of other economic and cultural backgrounds, as well as a deeper analysis of the causal factors to these behavioural transformations respectively. The findings from this paper contribute to enriching the study of the COVID-19 pandemic and its impact on consumers. The results of this research found that in the case of millennials in Sweden, the three identified global themes which were **Change in Social Settings, Change in Requirements and Behavioural Shifts** were the factors that lead to altered fashion consumption. Unlike in the case of Mehta et al. (2020) and Ertekin et al. (2020) who found that their respondents; consumers in India and Turkey, pointed towards economic factors and in some cases spiritual and altruistic reasons for their altered consumer behaviour.

The aim of this research paper was to answer how the COVID-19 pandemic has affected the consumer decision making process in millennials in regards to their fashion consumption. This was done through careful examination of interview data through the

CDP-model developed by Blackwell et al. (2006), in order to determine if and how the participants' fashion consumption has changed in a tangible way. The researchers have identified three global themes with underlying categories that contribute to different shifts in consumer decision making, that were partially or wholly induced because of the COVID-19 pandemic and its effects. These shifts that the authors identified are in line by previous existing theories regarding consumer decision making, millennials as well as consumer behaviour.

Specifically, the *Need Recognition* stage has been affected due to the lack of social gatherings and change in social settings and a subsequent shift in desired attributes. There is a greater focus on utilitarian aspects of clothes, with more practicality in mind instead of purely aesthetics. The duration of the *Information Search* stage has become substantially longer due to lack of urgency as well as becoming a mode of entertainment for consumers. *Pre-Purchase Evaluation of Alternatives* shows a greater dependence on brands, both in the attributed product qualities as well as the inherently higher level of trust the participants show towards them, in line with the aforementioned change in needs. This is in line with previous research on millennials that share similarities with the findings in this study in terms of their interaction with brands, consumption behaviour regarding impulse shopping as well as their general attitude towards fashion (Khan et al., 2016, Moreno et al., 2017, & Sung, 2011).

It can also be identified that the actual quantity and frequency has significantly decreased, which can be attributed to the factors mentioned above and affects the *Purchase* stage in the consumer decision making process. Since it became harder for individuals to try on clothes, greater effort was put in *Pre-Purchase Evaluation of Alternatives* instead of *Post-Consumption Evaluation* as there was a greater need for making informed decisions. This has led to a decrease in the extent of *Post-Consumption Evaluation* carried out by the consumers. The satisfaction derived from each purchase has gone up, due to the shift in desired attributes and more extensive information search, which decreased the overall cognitive dissonance in the participants' purchases, as well as due to the lack of social interactions and thus having less reliance on external validation.

7. Discussion

7.1 Contributions

The findings of this study could prove valuable to marketers as they try to navigate through the area of post COVID-19 marketing towards millennials. This study provides how this has shaped and changed their Consumer Decision-Making Process, considering that this process holds significant weight in determining appropriate marketing strategies. Thus, marketers that take into consideration the results of this study may see some beneficial results in that endeavour. For other researchers, this study contributes to and in some cases supports existing theories and may be used for future research in the field of consumer research, regarding the Consumer Decision-Making Process or other appropriate theories or research regarding the COVID-19 pandemic

7.2 Practical Implications

Through the use of the findings and the analysis made by this research, marketing practitioners in the fashion industry in Sweden may be able to improve their marketing mix in order to account for changes that the millennial demographic might have taken on in regards to their Consumer Decision-Making Process. In an era of increasing digitalization, and the expedited demand and adoption for e-commerce due to the COVID-19 pandemic, the findings from this thesis may aid in the process of optimizing the touch points in which companies will interact with their consumers.

Although the extent of which the COVID-19 pandemic will impact the decision making of millennials after the end of the pandemic is yet to be known, nor is it definitive that there will be long term effects on the demographic. There may be some findings that may prove to be of value, in terms of brands adjusting their value proposition in line with the new needs and evaluation methods that the participants have shown in the study. Furthermore, the findings of this study aim to contribute towards fashion brands adapting their strategies in the case of other crisis events that may result in restricted social interactions or a sudden shift towards e-commerce due to external factors.

Lastly, the fashion industry is infamous for its reputation of overconsumption, over-production and waste. The findings of the study regarding reduced purchase frequency

with an increasing focus on product quality, invites a discussion about the state of the fashion industry now, and whether the COVID-19 pandemic can create a shift in the status quo that plagues the industry.

7.3 Limitations

During the months spent writing this thesis, the biggest limitation for the authors was the fact that the subject in question; the COVID-19 pandemic is still ongoing. Due to the research being the very first of its nature studying COVID-19's effect on fashion consumption among millennials, the amount of previous academic research on the subject was limited. As a way to circumvent this issue, the authors utilized and drew upon academic literature accumulated on the effects of previous global crises on consumer behaviour, as well as research on fashion consumption, and the Consumer Decision-Making Process.

Additionally, this study only considers Swedish citizens belonging to the millennial generation who were in close contact and proximity to the researchers. Although these participants represent their generation through age, the convenience sampling method applied in the study due to how the Covid-19 pandemic limited the researchers' ability to expand the study to individuals beyond their personal friend group. This also implies that the study may not be applicable to countries other than Sweden. The social distancing guidelines and recommendations in Sweden are somewhat lenient compared to other countries, so conducting research in a similar fashion might garner different results. Additionally, the dependency on digital interviews prevented the authors from noticing non-verbal cues such as body language and even facial expressions in some cases.

Lastly, the authors also identify that since the nature of this study is qualitative and exploratory, the interpretation of the data collected might have been unintentionally biased. The size of the sample, 14 participants, may also mean that the results of this particular study might not be enough to make generalisations for the larger population. Furthermore, the participants on many occasions identified that they had not reflected on their fashion consumption during COVID-19 or before, therefore this may have caused their answers to be inconclusive and subject to change upon further contemplation.

7.4 Future Research

Since this research is one of the first regarding the impact of the COVID-19 pandemic on consumer behaviour, specifically on the Consumer Decision-Making Process, the possibility for future research is endless. Based on the findings of this paper, the authors have proposed the following research avenues for the future:

1. Building on the limitations of the research, the study should be carried out in another country outside of Sweden, preferably in another nation that had perhaps experienced heightened COVID-19 restrictions.
2. Furthermore, the study could be applied towards other product categories and industries, to see how consumers have reacted towards them during the COVID-19 pandemic.
3. The authors believe that it would be beneficial for future research on the study of consumer behaviour regarding fashion consumption to be done in a quantitative manner in order to understand the correlation between external factors brought upon the COVID-19 pandemic and the resulting change in consumer behaviour.

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Appendices

Appendix 1. Interview Guide

Ice Breaker:

Hello! We would like to thank you for participating in our interview today. Before I would like to introduce myself, the topic of the research and discuss how the interview will be done. The interview will be broken up into two sections, first we will ask you questions about how you consumed fashion clothing goods before COVID-19, in the following part we will ask you about your consumption during the COVID-19 pandemic. The interview will be structured based on the *Consumer Decision Making Model*, thus we will explain concepts surrounding the theory along the way in order to avoid any ambiguity.

Presentation of ourselves:

Age, occupation and where we are from

Presentation of the topic:

We are currently writing our thesis as a part of our last year of bachelor's degree. In our thesis we are investigating the effects that the COVID-19 pandemic has had on Millennial's consumer decision making within the fashion industry.

Privacy:

To protect your individual privacy, we will ensure that you will be anonymous in this study. Furthermore, we will store your responses in an encrypted cloud storage service and will be deleted upon this thesis being submitted and deleted. Furthermore, to ensure that our interpretations from the interview are correct, there may be a possibility of us getting in touch with you to confirm the findings with you, is that okay?

Your participation in this interview and research is completely voluntary, thus you have the right to conclude the interview at any point or request to no longer be a part of the study at any given time. We welcome you to ask us questions during our interview if there are any clarifications needed.

We would like to get your permission to record this interview so that we can analyse the data from this interview for the purpose of our research.

And finally, we have a consent form that we would like for you to sign and confirm before proceeding with this.

Interview Part 1

Background Questions

- 1. Age**
- 2. Sex**
- 3. Occupation**

Pre-Covid 19

Need Recognition

-Is when a consumer recognizes that there is a lack or a need, which then sparks the reaction to act upon that need.

- 1. Can you describe what triggered your need to buy clothing in the past?**
- 2. Can you reflect on how external factors like your peers, marketing campaigns or trends affected your need for clothing?**
- 3. How often would you say that you thought about the need or want to go buy clothing?**

Search for Information

-Once the consumer has acknowledged the need, this is the step once they begin to search for solutions to solve that need. One may reflect on previous experiences, or they may seek outside sources like the internet, professionals or their peers for advice.

- 1. Where did you search for information? And why? (Online, in stores, asking friends or family).**
- 2. What did you look for when you bought clothes in attributes?**
- 3. Does *the amount of time you spend doing* research depend on what type of clothes you buy?**
 - a. Does *the way* you choose to search for information depend on the clothing item?**
 - b. Do you spend more time searching for information depending on the amount of money you spend?**

Pre-Purchase Evaluation of Alternatives

-This is the step in which the consumer will consider all of the available options, weigh the benefits of each and come to a decision of which option to buy.

- 1. Generally, when buying clothing how much time did you usually spend on comparing your options prior to purchase?**

2. **Could you describe how you used to compare items? What were the factors that you took into consideration?**
3. **How did brands play a role in the way you considered your options for clothing?**
4. **What factors usually helped you to narrow down to your final choice? (example: price, shipping, brand, etc)**

Purchase

- At this stage the consumer buys the product after carefully evaluating the alternatives.

1. **Explain the frequency and quantity of which you purchased clothes before the pandemic?**
2. **Did you ever avoid or postpone making a transaction during this stage, if so why?**
3. **What do you do when your first choice of where to purchase clothes does not work?**

Consumption

- This is the step in which the consumer uses the product that they have bought, the way and how long the product is used may vary.

1. **When having bought clothes can you describe what the most common way in which you used it? Was it for more special occasions, professional reasons, hobbies or as everyday clothing.**
2. **How would you describe the way you treated the clothes; did you consider wear and tear?**
3. **How often did you wear the clothes that you bought?**
4. **When wearing the clothes that you have bought, did you wear them with either short term or long-term consideration? Or was that not considered?**
5. **Did the nature of the brand change the way you used and took care of the product?**

Post-Consumption Evaluation

-This is the point in which the consumer reflects on their purchase and is either satisfied or dissatisfied, depending on how the customer feels this step may inspire future purchases or lead to a decision to not buy the product again.

- 1. How did you evaluate your clothing purchases?**
- 2. When you made a good purchase, what satisfied you? When you made a bad purchase, what dissatisfied you?**
- 3. Did you find it easy or hard to return items, in the case that you were not satisfied? Did this affect where you purchased your clothes?**

Divestment

-The final step is when the consumer gets rid of their products in ways they see fit, whether it may be through throwing it away, selling it or donating.

- 1. Why did you dispose of them?**
- 2. How did you dispose of your clothing?**
- 3. How often did you dispose of your clothing?**
- 4. And how did the disposal of your clothing play a role in your next purchases?**

Interview Part 2: During-Covid

In this section, we will now discuss how COVID-19 has affected your decision making.

Need Recognition

- 1. How did the pandemic affect your need to buy clothing?**
 - a. Due to the changes to the social settings brought on by the pandemic, how would you describe this affecting the way it affected the need for purchasing clothing?**
 - b. During the pandemic how would you describe things such as marketing campaigns, peers and trends made you want to buy clothing?**
 - c. On the occasions you realized the need for clothes during the pandemic, what made you need them?**
- 2. Did the pandemic affect how often you realized the need to buy clothes?**

Search for Information

- 1. Has covid changed your priorities regarding attributes of a clothing item? If yes, how?**
- 2. Has covid changed the time you spend searching for clothes?**
- 3. Did you change the way you searched for information? If so, how?**

Pre-Purchase Evaluation of Alternatives

- 1. Has the pandemic changed the way in which you had to compare your options before buying clothes? (If so how? if not why not?)**
 - a. Has the pandemic changed the amount of time you spent in comparing items before buying clothes?**
- 2. Has your preference to brands been affected during the pandemic?**

Purchase

- 1. Has covid affected the frequency at which you purchase clothing, and the quantity of clothes you buy?**
- 2. Where have you made most of your clothing purchases? Online or in stores?**
- 3. Due to the restrictions for in store purchases, has that affected the amount of time you spend making a purchase?**
- 4. How has your perception of risks associated with purchasing items of clothing changed due to covid?**
 - a. Have you noticed a change in the way you justify a risk associated with the purchase?**
- 5. Can you point to a change in policies by a brand or store that made you comfortable in making a purchase? (Free returns, extended Öppet köp och bytesrätt)**

Consumption

- 1. How did the pandemic change the way you use your newly purchased clothes?**
 - a. Can you reflect on whether the pandemic influenced the planned lifespan of the clothes that you bought?**
 - b. Did the pandemic change the way in which you took care of your clothes?**

Post-Consumption Evaluation

- 1. How has the way you evaluate your purchases changed? (Do you still do price comparisons, ask people how it looks on you or do you care less etc)**
- 2. Have you noticed a change in how satisfied you are with the average clothes purchase? If so, how?**

Divestment

- 1. How has the pandemic changed your attitude when it comes to getting rid of your clothes?**
- 2. Did the pandemic give you any new reasons to dispose of your clothing?**
- 3. How did this affect how you plan for your next purchase?**